

What is this leaflet about?

Your child maintenance was worked out using the rules of the child maintenance scheme introduced in 1993 (the 'old scheme') because you or the other parent of your child applied for child maintenance before 3 March 2003.

We are moving your case from the old scheme to the scheme that was introduced in March 2003, which we call 'the current scheme'.

This leaflet explains why we are moving your case and how we work out your child maintenance using the rules of the current scheme. It also explains how the change may affect the amount of child maintenance you pay or receive and any payment arrangements.

For more information on the different schemes, visit **www.csa.gov.uk**.

In this leaflet, we use some standard terms to talk about our services and the way we work. The glossary at the end explains them.

Important information about this leaflet

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure the leaflet is correct as of 12 April 2010, but it may not reflect changes to the law or our procedures after this date. You may wish to get independent advice before making financial decisions based on the leaflet.

About us

The Child Support Agency (CSA) is the Government's child maintenance service. It is provided by the Child Maintenance and Enforcement Commission.

Our role is to make sure that parents who live apart from their children contribute towards their children's upkeep by paying child maintenance.

We use a standard process to work out how much child maintenance should be paid in each case, and to manage the payments. We can take legal action if the right amount of money is not paid at the right time.

To get help or more information, visit our website **www.csa.gov.uk** or call us on **0845 713 3133** or **0845 713 8924** (textphone). For details of call charges, opening times and our Welsh-language helpline, see page 30.

If you want to make a family-based arrangement, rather than one through the CSA, contact Child Maintenance Options for impartial information and support. Visit their website at **www.cmoptions.org** or call them on **0800 988 0988** or **0800 988 9888** (textphone).

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Why is my child maintenance changing?

At present we work out your child maintenance using the rules of what we call the 'old scheme'.

From **3 March 2003** the way we work out child maintenance for new applications changed to make it simpler to manage, easier to understand and better suited to parents' needs. We call this the current scheme.

The current scheme does not change:

- who can qualify for child maintenance
- how child maintenance should be paid, or
- what powers we have to enforce payments.

If a case that was set up on the old scheme becomes **linked** to a new child maintenance application made on or after 3 March 2003, we have to move that case to the current scheme.

Why can a case become 'linked'?

Cases can only become linked when a new application to arrange child maintenance through us affects either the parent with care or the non-resident parent involved in an old-scheme case. We must use the same rules for working out child maintenance for the children in linked cases, so we have to move old-scheme cases to the current scheme.

For example, we will move your case to the current scheme if:

- you are a parent with care who already receives child maintenance for one child, and
- you have made a new application for another child on or after
 3 March 2003, and
- that child has a different non-resident parent to the child you already receive child maintenance for.

We have to work out the child maintenance for both children using the same rules, even though different non-resident parents are involved.

This means we have to move the first child maintenance case from the old scheme to the current scheme.

Another example of when we will transfer child maintenance cases to the current scheme is if:

- you are a non-resident parent paying child maintenance under the old scheme, and
- you have a child with another person, and
- that person makes a claim for child maintenance through us.

We have to move your case to the current scheme because:

- your children have different parents with care, and
- we have to use the same rules for both cases to work out how much child maintenance you must pay for all the children in both cases.

What happens when my case moves?

When your case moves to the current scheme, we will work out how much child maintenance should be paid to the parent with care, using the rules of the current scheme. In most cases, this will mean that payments will either rise or fall.

As far as possible, we'll use the information that we already hold to work out the new amount of child maintenance. We'll ask you for anything else we need. We'll then write to both parents saying what the new amount is and how we worked it out.

What changes to my circumstances must I tell the CSA about?

If either parent's circumstances change, it can mean that we need to change the amount of maintenance that must be paid. So you should tell us if there is a change to any of the information you gave us to work out child maintenance, such as the amount of income the non-resident parent gets.

In particular, if you are a non-resident parent, you must tell us if:

- your address changes (you must tell us about this within 7 days of the change)
- you pay child maintenance through a deduction from earnings order and you leave your job. You must tell us:
 - the name and address of your new employer (if any)
 - how much you expect to earn, and
 - your payroll number (if any).

If you are a parent with care, you **must** tell us if there is a change to:

- the number of children living with you that the non-resident parent must pay child maintenance for, or
- the number of nights a child regularly stays overnight with the non-resident parent.

If you fail to give us the information we need, or you give us information that you know is false, we can take you to court and you could be fined up to £1,000. This applies to any person or organisation who, by law, must give us information – such as employers and accountants as well as parents.

Not all changes of circumstance will mean we need to change the amount of child maintenance that must be paid. We may not change the amount of child maintenance if the non-resident parent's regular net weekly income changes by less than 5%.

How is the current scheme different?

The current scheme is designed to be simpler to manage, easier to understand and better suited to parents' needs.

The most important difference between the old and current schemes is how we work out child maintenance. For the current scheme we use a system of rates based on the **net weekly income** of the non-resident parent. The 4 rates are:

- basic rate (if they have an income of £200 a week or more)
- reduced rate (if they have an income of more than £100 but less than £200 a week)
- flat rate (if they have an income of between £5 and £100 a week), and
- nil rate (if they have an income of less than £5 a week).

For more information about the rates we use, see page 13.

Other differences between the old and current schemes are as follows:

- The way we work out the net income of a non-resident parent is simpler.
- If a child for whom the non-resident parent pays child maintenance stays with them for at least 52 nights a year, the non-resident parent will pay less. This is called shared care (see page 19).

- If the non-resident parent pays a flat rate because they
 are getting benefits, and the child they are paying child
 maintenance for stays with them for at least 52 nights a
 year, the non-resident parent won't have to pay any child
 maintenance.
- We no longer take account of the costs of either parent's housing or travel to work.
- Instead of using 'departures' from the basic assessment, we can now adjust the amount of child maintenance that should be paid if either parent feels there are other circumstances we should take account of. This is known as a 'variation'.
- If a parent does not give us the information we need to work out child maintenance, we use a default maintenance decision to set it. This replaces the interim maintenance assessment.

How does the CSA work out child maintenance using the rules of the current scheme?

We work out child maintenance by applying one of 4 rates to the non-resident parent's 'net weekly income'. Income is earnings, money from an occupational or personal pension, certain benefits and in certain circumstances tax credits. Net weekly income is the amount of income you are left with after paying things like income tax, National Insurance and contributions to a pension scheme. If the pension scheme is set up to repay a mortgage, only 75% of the money paid into the scheme can be taken away from your gross (total) income. So your net weekly income includes 25% of any mortgage-linked pension contribution.

The 4 rates we apply to the non-resident parent's net weekly income are:

- basic rate (if they have an income of £200 a week or more) see page 14
- reduced rate (if they have an income of more than £100 but less than £200 a week) – see page 15
- flat rate (if they have an income of between £5 and £100 a week) – see page 16
- nil rate (if they have an income of less than £5 a week) see page 17.

Other factors, such as whether the non-resident parent, or their partner, is getting certain benefits can also affect which rate applies.

We can adjust the child maintenance, depending on:

- the number of other children living with the non-resident parent, who they or their partner get Child Benefit for (a regular payment made to anyone bringing up children)
- the number of children the non-resident parent must pay child maintenance for, and
- whether the child stays with the non-resident parent at least one night each week.

We do not use the parent with care's income to help work out how much child maintenance the non-resident parent should pay.

The maximum amount of net weekly income we can use to work out child maintenance is £2,000. If the non-resident parent's net weekly income is more than £2,000, the parent with care can apply to the court for extra maintenance.

Basic rate

If the non-resident parent has a net weekly income (after deductions) of £200 or more, we use the basic rate to work out how much child maintenance they must pay. The amount depends on how many children the non-resident parent has to pay child maintenance for:

- for one child, they will have to pay 15% of their net weekly income
- for 2 children, they will have to pay 20% of their net weekly income, or
- for 3 or more children, they will have to pay 25% of their net weekly income.

If the child for whom the non-resident parent has to pay child maintenance stays overnight with them, this could affect the child maintenance they have to pay. See page 19 for more information.

Reduced rate

If the non-resident parent's net weekly income is more than £100 a week, but less than £200, we use the reduced rate to work out how much child maintenance they must pay.

The non-resident parent pays:

- a standard amount of £5, plus
- a percentage of their weekly income over £100.

Number of children needing child maintenance	Standard amount	Percentage of net weekly income over £100 a week, but less than £200, that a non-resident parent pays
1	£5, plus	25%
2	£5, plus	35%
3	£5, plus	45%

These percentages may change if the non-resident parent has other children living with them.

If the child for whom the non-resident parent has to pay child maintenance stays overnight with them, this could affect the child maintenance they have to pay. See page 19 for more information.

Flat rate

The flat rate is £5 – no matter how many children are involved.

The non-resident parent pays a flat rate for child maintenance if:

- their net weekly income is between £5 and £100, or
- they or their partner who they live with gets income-related benefits (Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance) or Pension Credit, or
- they are getting certain benefits such as:
 - contribution-based Jobseeker's Allowance
 - contribution-based Employment and Support Allowance
 - State Retirement Pension
 - Incapacity Benefit
 - Training Allowance
 - Armed Forces Compensation Scheme payments
 - War Pension
 - Bereavement Allowance.

If the non-resident parent or their partner is getting incomerelated benefits or Pension Credit, we normally take child maintenance direct from the benefit or Pension Credit before it is paid. This means the non-resident parent or their partner will receive less in benefit.

Nil rate

Non-resident parents don't have to pay any child maintenance in some circumstances. These include if they:

- have an income of less than £5 a week
- are students in full-time education (doing a course at a recognised school or college where they have at least 12 hours' tuition a week)
- are under 16 years old (and so, for child maintenance purposes, are a child themselves)
- are in prison, or
- live in a care home or independent hospital (or equivalent services in Scotland) and are getting help with the fees.

If you want more information on how we work out child maintenance, read our leaflet *How is child maintenance worked out?* (CSL303). See the back page for details.

What happens if the non-resident parent has other children living with them?

If the non-resident parent or their partner is receiving Child Benefit for other children living with them, and they pay either the basic rate or reduced rate of child maintenance, they generally have to pay less child maintenance. This is because they also need to pay for the care of the other children living with them. In these circumstances, we work out the amount of maintenance the non-resident parent must pay based on part of their net weekly income, instead of all of it.

If you want to know more about how we work out child maintenance in the current scheme, read *How is child maintenance* worked out? (CSL303). See the back page for details.

What is shared care and how does it affect the amount of child maintenance?

Under the current scheme, we can reduce the weekly amount of child maintenance the non-resident parent must pay if:

- the child stays overnight with the non-resident parent on average at least one night a week, or at least 52 nights a year, and
- we use the basic or reduced rate to work out the weekly child maintenance payment.

This replaces arrangements where a non-resident parent had to provide care for at least 104 nights a year to qualify for any reduction in child maintenance.

If you share the care of your child with the other parent, please let us know as soon as possible so that we can take this into account when we work out the new amount of child maintenance. We need to know the average number of nights the child stays overnight with the non-resident parent each week.

Where parents share the care of their children, we work out a daily amount of child maintenance (usually 1/7 of the weekly amount the non-resident parent must pay). For example, if the non-resident parent must pay child maintenance of £70 a week, this works out at £10 a day (£70 divided by 7).

We then take this daily amount off the weekly total for each day the child stays overnight with the non-resident parent.

The following examples show how this works.

Example

Gary and Jane have 2 children. Gary has to pay weekly child maintenance of $\mathfrak{L}70$.

The daily amount of child maintenance is £70 \div 7 £10

His children stay with him 2 nights a week: £10 x 2 £20

The child maintenance can be reduced by £20 a week:

£70 – £20 £50

This means Gary has to pay child maintenance of £50 a week.

If the care of a child is shared equally between both parents, we:

- divide the weekly amount of maintenance by 2, and
- reduce the child maintenance again by another £7 a week for every child. The figure of £7 is set by law.

In these circumstances, the parent who receives Child Benefit is called the parent with care.

Example

Gary and Jane change their arrangements and decide to share the care of their 2 children equally.

The amount of weekly child maintenance is still £70.

£70 ÷ 2 £35

£7 is taken off for each child.

So we can reduce the weekly amount by a total of:

£35 + £14 £49

We take this away from the weekly child maintenance:

£70 – £49 £21

This means Gary has to pay child maintenance of £21 a week.

In basic-rate or reduced-rate cases the non-resident parent always pays at least £5 a week, despite the adjustments for shared care.

Flat rate

If child maintenance is set at the flat rate because the non-resident parent receives a benefit, pension or allowance, and the non-resident parent shares the care of the child for at least 52 nights a year, then this will reduce the amount they have to pay to nothing.

How will moving to the current scheme affect the amount of child maintenance I pay or get?

In most cases, the amount of child maintenance will change. Payments may be higher or lower. We will introduce any changes to the payments gradually, in fixed yearly steps, to give both parents time to get used to the new amount. We call this 'phasing'.

The level of phasing will depend on the non-resident parent's net weekly income when we move a case to the current scheme. Payments will go up or down each year in the following steps:

- £2.50 a week if the non-resident parent's net weekly income is £100 or less
- £5 a week if the non-resident parent's net weekly income is more than £100, but less than £400
- £10 a week if the non-resident parent's net weekly income is £400 or more.

If the new amount of child maintenance is only slightly different, and changes by less than the phasing amount, the non-resident parent must start paying the new amount straight away.

Phasing will last up to 5 years, or until the new amount is reached if this is sooner. See the example below.

Example

Andrew is currently paying child maintenance of £75 a week for 3 children.

His net weekly income of £250 means that when his case moves to the current scheme, his child maintenance falls to £63 a week.

Andrew won't pay the new amount of child maintenance immediately. Instead, the new amount will be 'phased in' using £5 stages. This means that we'll reduce Andrew's weekly payment by £5 a year until he reaches the new amount.

- In the first year after the change, Andrew will pay £70 a week (£75 less £5).
- In the 2nd year after the change, Andrew will pay £65 a week (£70 less £5).
- In the 3rd year after the change, Andrew will reach his payment amount of £63 a week.

Are there any exceptions to these phasing rules?

Yes. If a non-resident parent is currently getting income-related benefits then under the old scheme we assess them as having nothing to pay, but they may still have to pay a standard minimum contribution to child maintenance. After transferring to the current scheme, they may have to pay the flat rate of £5 each week.

Because this is less than the standard minimum contribution, the new payment of £5 each week will apply immediately and there will be no phasing.

If the non-resident parent is currently assessed under the old scheme as having nothing to pay and they don't have to pay a standard minimum contribution, we may decide they have to pay the $\mathfrak{L}5$ flat rate under the current scheme. But because they have not paid anything until now, we will phase in the $\mathfrak{L}5$ payment. So the non-resident parent will pay $\mathfrak{L}2.50$ each week for the first 12 months, then $\mathfrak{L}5$ a week after the first year.

The non-resident parent won't have to pay anything under the current scheme if we decide they should be paying the flat rate but they share the care of their children. This exemption will apply straight away.

What happens if my circumstances change during the phasing period?

Please tell us if during the phasing period there is a change to any of the information we used to work out child maintenance. For example, you should tell us if your earnings change during the phasing period. We'll work out the phased amount again.

This may mean that the non-resident parent has to start paying the new amount of child maintenance sooner. This is because we'll phase it in over what's left of the original 5-year phasing period. For example, if the change of circumstances happens after 3 years of the phasing period, the new amount will be phased in over the remaining 2 years.

If this happens to you and you want to know more about it, you should contact us. Call the phone number or write to the address shown in the top right-hand corner of the last letter we sent you. Please have your reference number ready when you call, or quote it in your letter.

Will I need to change my payment arrangements?

In most cases, we recommend keeping the same payment arrangements and just changing the amount that is paid.

But sometimes this can be a good opportunity to simplify your payment arrangements.

The easiest way for the non-resident parent to pay child maintenance is direct to the parent with care. This can be done by standing order, which means the non-resident parent sets up a regular payment direct from their bank or building society account to the account of the parent with care.

If parents do not want to pay in this way, payment must be made through us. In this situation:

- if the non-resident parent is employed, we normally either ask them to pay us by direct debit, or agree with them that we will take the money direct from their earnings using a deduction from earnings order
- if the non-resident parent is **self-employed**, we normally ask them to set up a direct debit to pay us
- if the non-resident parent is **receiving income-related benefits**, we normally take the money direct from their benefits before they receive them.

If you'd like to change payment arrangements, get in touch with us to discuss the options. You can find a number to call or address to write to in the top right-hand corner of the last letter we sent you. Please have your reference number ready when you call, or quote it in your letter.

How does the current scheme affect parents with care who are on benefits?

In the past, if the parent with care or their partner was getting income-related benefits or Pension Credit and was getting child maintenance under the current scheme, the parent with care **may** not have got their full amount of benefits. However, since April 2010 the amount of child maintenance that the parent with care receives will not affect their benefits.

What happens to 'departure directions'?

Under departure directions in the old scheme, we could take account of certain other factors outside the standard assessment formula when we worked out child maintenance. This changed the amount of child maintenance you paid or received.

The current scheme has different rules about factors we take account of when we work out child maintenance. These rules are known as 'variations' instead of departure directions.

Variations cover many of the same factors as departures used to. Where the same factors apply and the rules for both schemes allow us to take them into account, we'll go on doing so. However, we do have new rules and limits, and are no longer allowed to take some factors – such as travel-to-work costs – into account. The departure directions awarded for these will end. When we tell you the new calculation, we'll let you know about any departure directions or variations that apply to you.

If you want to know more about factors we may take account of in the current scheme, read our leaflet *How is child maintenance* worked out? (CSL303). See the back page for details.

What happens to an allowance for a property or capital settlement or transfer?

If the existing amount of child maintenance a non-resident parent must pay was worked out under the old scheme and included an allowance for a property settlement made before 5 April 1993, we still take account of this when we work out the new amount of child maintenance.

Where can I get more help and information?

If you want to know more about child maintenance and how we work it out, visit our website at **www.csa.gov.uk**. You can download all our leaflets from there and also find out how much child maintenance might be under the current scheme in your situation, using our online calculator. The calculator is for guidance only and we won't keep the information you provide when you use it.

If you would like to talk to someone about your case, you should call the number on the top right-hand corner of your most recent letter from us. That number will be for the office handling your case.

If you do not yet have a case with us or cannot find a recent letter, you can contact our national helpline. The person taking your call will not have your personal information so won't be able to answer questions on your case. However, they can help you with anything general to do with child maintenance. They will also be able to give you the phone number of the office handling your case if you want to speak to someone who can answer specific questions.

You can call the national helpline on **0845 713 3133** from 8am to 8pm Monday to Friday and 9am to 5pm on Saturdays.

Please have your National Insurance number with you when you call.

We may record our phone calls to check our service and to train our employees.

Textphone services

If you have speech or hearing difficulties, a textphone service is available on **0845 713 8924**.

Textphones are for people who find it hard to speak or hear clearly. If you do not have a textphone, some libraries or citizens advice bureaus may have one. Textphones do **not** receive text messages from mobile phones.

Welsh-language helpline

If you want to speak to us in Welsh, you can ring our Welsh-language helpline on **0845 713 8091**. The line is open from 9am to 5pm, Monday to Friday. There is also a Welsh-language textphone service on **0845 713 8099**.

Other languages

If English is not your first language, you can use your own interpreter or one that we provide.

Call charges

Calls to **0845** numbers from BT landlines should cost no more than 4p a minute. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad. Calls from mobile phones can cost up to 40p a minute, so check the cost of calls with your service provider.

Information in other formats

This leaflet is available in other languages, in Braille, and on audio cassette. You can order information in these formats online or by contacting our national helpline.

We also have large-print versions of this leaflet available for you to download from our website, **www.csa.gov.uk**.

How a child maintenance case can progress

This diagram shows you how a child maintenance case can progress. This leaflet covers part of the process at the highlighted stage.





Information and guidance

CSA can provide information on how the process works, what parents will need to do and what might be an acceptable amount of maintenance in their case.

Application

A case officially begins either when a parent applies to us to set up child maintenance payments.

If there is a change in either parent's life that could affect the amount of child maintenance that should be paid, we can review your case – so let us know.



Gathering information and calculation

To work out the amount of child maintenance that should be paid, we need to gather important information. We ask both parents to provide certain information. When we have this, we will work out child maintenance.



Payment

The non-resident parent pays the agreed amount on the agreed dates and in the agreed way. This can be either direct to the parent with care, or to us. We then pass the payments on.

Enforcement

If the payments aren't made on time, we can take action.

Leaflets available from us

What is child maintenance and how does it affect me?

(Reference: CSL301) For all parents

How do I complain about the service I get from the Child

Support Agency?

(Reference: CSL308) For all parents

How do I apply for child maintenance?

(Reference: CSL309) For children aged 12 and over in Scotland or

their parents

How is child maintenance worked out?

(Reference: CSL303) For all parents

What happens if someone denies they are the parent of a child?

(Reference: CSL304) For all parents

How can I appeal against a child maintenance decision?

(Reference: CSL307) For all parents

My case is moving to the child maintenance scheme introduced in 2003 – what will change?

(Reference: CSL310) For any parent whose case is moving to the

current scheme

How does the Child Support Agency use and store information?

(Reference: CSL311) For all parents How do I pay child maintenance?

(Reference: CSL305) For non-resident parents

How will I receive child maintenance? (Reference: CSL314) For parents with care

What action can the Child Support Agency take if parents don't pay?

(Reference: CSL306) For all parents

Glossary

Child

For child maintenance purposes, a child is anyone under 16 or someone between 16 and 19 who:

- is not, nor has ever been, married or in a civil partnership, and
- is in full-time non-advanced education.

However, if child benefit is still being received, someone under 19 can still be regarded as a child for child maintenance purposes even if they are not in full-time non-advanced education.

Child Benefit

A regular payment made to anyone bringing up children. It is paid for each child who is:

- under 16
- under 19 (under 20 in some cases) and in full-time education doing a course that is not higher than A-level or an equivalent standard or on a Government-funded training programme, or
- 16 or 17 and has recently left school and registered for work or training with the Careers or Connexions Service or something similar.

Child maintenance

Money paid by the non-resident parent to the parent with care towards their child's everyday living costs.

Default maintenance decision

If the non-resident parent does not give us the information we need to work out child maintenance, we can make a default maintenance decision. This means that the non-resident parent must pay child maintenance at a 'default rate' until they give us the information we need. Default maintenance decisions replace interim maintenance assessments, which we used in the old scheme.

Departure directions

We work out how much child maintenance should be paid using a standard calculation. Under the old scheme, departure directions allowed us to take account of certain other circumstances when we worked out child maintenance, and change the amount to be paid accordingly. Under the current scheme, departure directions do not exist but many of the same circumstances are covered by 'variations'.

Income-related benefits

In all CSA leaflets, income-related benefits are Income Support, income-based Jobseeker's Allowance and income-related Employment and Support Allowance.

Interim maintenance assessment

If the non-resident parent does not give us the information we need to work out how much child maintenance must be paid, we can make an interim maintenance assessment. This assessment means that the non-resident parent may have to pay child maintenance at a higher rate until they give us the information we need to work out the right amount.

Net weekly income

The amount of income (usually pay or salary) left after taking off things like income tax, National Insurance and payments into a pension scheme. Bonuses and commission also count as pay or salary. We don't normally count dividends paid to a director of a limited company, unless the parent with care asks us to take account of them.

We count Working Tax Credit as income if the **non-resident parent's** earnings are higher than their partner's earnings. If the non-resident parent and their partner's earnings are the same, we include half of the Working Tax Credit in the child maintenance calculation. We don't count Working Tax Credit as income if the non-resident parent earns less than their partner.

Non-resident parent

The parent who the child does not normally live with.

Parent with care

The parent or carer who the child normally lives with and who therefore pays for most of the child's everyday living costs. In some cases this can be a grandparent, guardian or other family member – who is known as the 'person with care', rather than the parent with care.

Shared care

Shared care is where a child stays overnight with the non-resident parent on average at least one night a week, or they spend half of their time with the parents equally. In the current scheme, if the non-resident parent shares care, we can reduce the amount of child maintenance they have to pay.

Variation

A variation can happen when you ask us to take account of other factors – such as extra costs the non-resident parent has to pay to visit the child. We use variations in the current scheme. They replace the 'departure directions' we used in the old scheme. However, there are some important differences between variations and departure directions. Most of these refer to the rules about what factors we will take into account.

Information in CSA leaflets is also available in other languages, in large print, in Braille and on audio cassette.

You can get any of our leaflets:

- by phone on 0845 713 3133 (the line is open from 8am to 8pm Monday to Friday and 9am to 5pm on Saturdays)
- by textphone on **0845 713 8924**, or
- from our website at www.csa.gov.uk.

Where textphone numbers are provided, these are for people who find it hard to speak or hear clearly. If you do not have a textphone, some libraries or citizens advice bureaus may have one. Textphones do not receive text messages from mobile phones.

CSL310
June 2011
© Child Support Agency
A service provided by the Child Maintenance
and Enforcement Commission
ISBN: 978-1-84763-529-7

COI ref: 296094

