

## FOREWORD

What you are about to read is a culmination of studying the dynamics of child support for over a decade; combined with 18 years of working in the financial field. This book is designed to teach you the techniques that I have discovered which will prevent you from paying exorbitant penalties for child support without lowering the quality of life for your child. These techniques are not intended to infringe on any State or Federal laws; nor are they intended to be used to encourage child neglect. However, I have actually seen men who have become homeless, unemployed and incarcerated simply because they could not afford the unfair and disproportionate support payments that they were forced to endure, so my intent is for men to use these rules as their opportunity to avoid the poorhouse.

In my senior year of high school I spent my afternoons working for my uncle as a “junior accountant”, assisting him as he prepared taxes for various people, and I noticed the large chunks of income that some men paid to support their children as I either read the receipts that they included in their packets or tallied the garnishments that were deducted from their paychecks, and I would be amazed at the heart-wrenching stories that these men would spew about making paternity payments that were so disproportionate to their income that some of them worked full-time jobs and were still forced to live with their parents because they couldn’t afford simple housing after they were done paying their court-ordered payments. I couldn’t comprehend how a man could earn over \$30k a year, then cash his paycheck on Friday and be garnished so severely that he was only left with enough money to afford his commute to work the following week.

Then it (almost) happened to me!

When I was 19years old my girlfriend became pregnant. Two months later the woman that I was cheating on my girlfriend with also became pregnant. (When you’re developing a system to screw women in less than

72hrs, collateral damage has to be expected... but I digress.) So here I am; a college student with no (taxable) income and two children on the way. The situation looked bleak.

In retrospect I should've worn condoms; but considering the damage was already done, all I could think about was how expensive my indiscretions would become. Besides, I was only *nineteen*. I liked my girlfriend and all... but not enough to deal with her for the rest of my life! Combine that with the fact that I impregnated a second girl that I barely knew so I had *two* children on the way? It was too much for my young mind to fathom.

As you're reading this passage, I want you to enter the frame of mind that I was in at that time. In some respects it reminds me of buying an automobile – so think about the day you purchased your first car. If you don't own a car then think of any automobile that you would like to own (that costs under \$40k). Anyone who's ever owned a vehicle can vouch for this: even if you had *never* seen a car like yours before the day you bought it, it's almost guaranteed that you will see cars that are the same model as yours at least six times a day once you own it.

With that being said, once I got someone pregnant I noticed how many of my friends were taking trips to child support court. That would make me reflect on the days that I helped my uncle prepare taxes and how many of those men had their wages garnished.

To conclude my story, my girlfriend had an abortion and I challenged the paternity on the second child in court just to discover that it wasn't mine. And although my personal catastrophes were averted, I learned a lot from that trip to child support court that I will share with you later... but needless to say I became determined to never have to see that judge again!

I eventually returned home from college and spent the next six years as a mortgage broker, which required me to devote six days a week to

reading credit reports in addition to helping people purchase & refinance their homes. I did credit counseling, financial planning and debt consolidation as well, so you can imagine the amount of garnishments and child support deductions I reviewed during that span of time. Also, in the beginning of the new millennium – just like any other time in modern history – people filed bankruptcy so that they could remove their debts; however, during that time people filed Chapters 7 & 11 with a sense of urgency as they feared the new bankruptcy laws that were looming in their immediate future. And although it's true that bankruptcy saves you from your creditors, this amnesty doesn't apply to any debts that you may owe the government. So even though you no longer had to pay that Mastercard bill; you still had to pay the Fed's – which includes back taxes to the IRS, student loans and, you guessed it, child support!

Fellas, before you continue reading I would like to issue a disclaimer: I am not a paternity attorney, nor am I a divorce lawyer. I also wish to state that every child should have both economic and emotional support from both parents, so this book is not meant to teach you how to avoid your parental obligations in any way. However, right is right and I've seen too many men forced into paying disproportionate amounts of cash to undeserving women only to find themselves impoverished. I'm in total support of children being provided for... but I also believe that a man should be able to feed himself afterwards as well. This book simply explores the options and loopholes I've discovered over the years to minimize a man's fiscal responsibilities so that providing for their child can become a win-win situation.