

HOW TO FILL OUT A FINANCIAL STATEMENT (SHORT FORM)



**NEIGHBORHOOD
LEGAL SERVICES**

**A FAMILY LAW HANDBOOK SERIES PRODUCED BY
NEIGHBORHOOD LEGAL SERVICES
THROUGH THE GENEROUS SUPPORT OF THE
MASSACHUSETTS BAR FOUNDATION**

(2010)

The information provided in this booklet does not constitute legal advice and is based on the laws of Massachusetts as of the publication date.

It is always advisable to seek legal advice from an attorney.
A list of resources is available on the last page.

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What Is a Financial Statement?

All Probate and Family Courts require you to fill out a Financial Statement if you are a party in a case and your case involves money, such as in a case involving child support or alimony. The purpose of this form is for you to explain your financial situation to the court.

The court has a *Short Form* and a *Long Form* Financial Statement. Use the Short Form if your gross income (income before taxes and any deductions) is less than \$75,000 per year.

Filing a Financial Statement should not be taken lightly. You must tell the truth about all of your income and expenses. If you do not, you could hurt your case.

This booklet will help you fill out a Financial Statement (Short Form), answer some basic questions about what to include, and give you practical tips that will hopefully make it easier for you to complete this form.

Don't Wait Until the Last Minute

Do not wait until the last minute or until you are in court to fill out a Financial Statement. If you do, you could make mistakes because you are rushed or you may not have all of the information you need.

You can get a Financial Statement at the Probate and Family Court. The form itself is on pink paper. You will need to fill this form out before your first hearing.

Because you will have a lot of adding, subtracting, and dividing to do to complete the form, we strongly recommend using a calculator.

How to Use This Booklet

This booklet is written so that it corresponds to the different sections and letters on the Financial Statement. We do not go over how to fill out every line because in many cases the form speaks for itself. The information provided here covers just the areas of the form where you might have questions. For example, in Part 2 we skip from line (e) to line (j) because it is not necessary to cover lines (f), (g), (h), and (i).

A sample Financial Statement is included at the end of this booklet.

What Information Must You Include?

You must fill in every line of the form. If something does not apply to you, write “zero” or “none.” If you run out of space on any item, attach a separate sheet of paper. What follows are more detailed instructions about how to fill out the Financial Statement.

Top of the Form

- Write your county on the line next to Division.
- Fill in the Docket Number. This is the number that the court has assigned to your case. If you do not know it, ask the clerk.
- Fill in the names of the Plaintiff and the Defendant. The Plaintiff is the person bringing the case to court. The Defendant is the person whom the case is against.

Part 1: Personal Information

Fill in all of the information requested.

- If your address is *impounded* (kept confidential by the court) or listing it would put you or your children in danger, do not write your address on the Financial Statement. See *Information About How to File Papers in Essex Probate and Family Court*.

Part 2: Gross Weekly Income for All Sources

Here you need to provide information about your **weekly income** before taxes are taken out.

TO CALCULATE WEEKLY AMOUNTS:

If you get income once a month, divide by **4.3**.
If you get income twice a month, divide by **2.16**.
If you get income every two weeks, divide by **2**.

TO FIGURE OUT AN AVERAGE WEEKLY INCOME:

If your income changes from week to week, list your average weekly income. To do this, add up all the income you've received over the past 3 months and divide by 13.

- (a) *Base pay from salary and wages*: Give your current salary. If your salary changes from paycheck to paycheck, give the average amount for the past 3 months.
- (c) *Part-time Job*: Give the income from any part-time job from which you receive a wage.
- (d) *Self-Employment Income*: If you are self-employed or own a business, you must fill out and attach a form called "Schedule A, Monthly Self-Employment or Business Income." This form is available at the court.
- (e) *Tips*: Any gratuity you receive that is not included in your salary.
- (j) *Social Security*: This is for Social Security Retirement payments.
- (k) *Disability*: This is for Supplemental Security Income (SSI), Security Disability Income (SSDI), unemployment insurance, or worker's compensation.
- (l) *Public Assistance*: This includes TAFDC, EAEDC, and Food Stamps.
- (n) *Rental Income*: If you get income from rental property, you must fill out and attach a form called "Schedule B, Rent from Income-Producing Property." This form is available at the court.

- (p) *Contributions from household member(s)*: If you live with other people, add up the amount of money these household members contribute financially to the household expenses.
- (q) All other sources: any other income not listed in (a) through (p). Again, if these payments change from time to time, figure out the **average weekly** amount.
- (r) *Total Gross Weekly Income*: Add together all of your income in lines (a) to (q).

Documents that Will Help You Complete a Financial Statement

- ◆ Pay stubs for the past 12 months, if you have a salary.
- ◆ Gas and electric bills for the past 3 months.
- ◆ Water bills for past 3 months, if you pay for water.
- ◆ Telephone bills, for past 3 months.
- ◆ Most recent mortgage statement, deed or other document that states date of purchase, purchase price, and lot number, if you own a house or land.
- ◆ Tax Returns for previous year.

Note: The only documents listed above that you must file with your financial statement are copies of your W-2 and/or 1099 forms for the previous year.

Part 3: Itemize Deductions from Gross Income

Here you need to provide your **weekly deductions** from gross income.

- (a) & (b) If you get a salary, your pay stubs should list federal and state tax deductions.
- c) If you get a salary, check your pay stub to see how much FICA is taken out. There may also be a separate Medicare deduction on your pay stub. If there is, add the FICA and Medicare together, figure out what the weekly amount of FICA + Medicare is, and put this number on line (c).

If the amount of FICA is different on your pay stubs over the past year, you need to figure out the average weekly amount by adding up all FICA deductions over the past 12 months and dividing the total by 52. If you have not been getting a paycheck for a full year, add all the FICA amounts you've received, count the number of weeks you've received paychecks, and divide the total FICA amount by that number of weeks.

- (f) Add together all deductions in lines (a) to (e).

Part 4: Adjusted Net Weekly Income

- Subtract line 3(f) from line 2(r) to get your adjusted net weekly income.

Part 5: Other Deductions from Salary

- Here you need to provide information about the weekly amount of all other deductions that come out of your salary.

Part 6: Net Weekly Income

- Subtract line 5(e) from line 4 to get your net weekly income.

Part 7: Gross Yearly Income from Prior Year

- Here you need to provide your gross yearly income (before taxes) from the prior year. Add up all your paychecks for the last calendar year. If you received TAFDC in the last year, multiply the amount on your check (which comes twice a month) by 24 to get your total for the last calendar year.

You must also attach a copy of all W-2 and /or 1099 Forms for the prior year.

- Number of Years you have paid into Social Security:* Here you must put the number of years that you've earned money through work and paid social security.

Part 8: Weekly Expenses

Read through all the categories (a-s) and think about what you will put under each category. The most important thing is to pick only one category to put an expense under and not list it twice. Again, you must fill in the weekly amounts.

To figure out weekly expenses:

If you get a monthly bill, divide by 4.3.
If you get a yearly bill divide by 52.

To figure out an average weekly bill:

Add up all the bills you've received over the past 3 months and divide by 13.

- (d) & (e) If you have gas heat and you also have other items on your gas bill (stove, dryer, etc...), try to estimate how much of the bill is for heat and put that on line (d) and how much is for other gas charges and put that on line (e).

- (f) Put the average telephone bill by adding up the last 3 months of bills and dividing by 13.
- (g) List water and sewer amounts if you pay for them. If not, write "none".
- (i), (j), & (o) House supplies, laundry and cleaning, and incidental and toiletries are very similar categories. Make sure you list each item in only one category. For example:
 - (i) House supplies = light bulbs, batteries, toilet paper.
 - (j) Laundry and cleaning = laundromat costs, detergent, cleaning supplies
 - (o) Incidentals and toiletries = toothpaste, makeup
- (k) You will need to provide an average weekly amount you spend on clothing by figuring out how much you spend for the whole year and dividing that by 52. People often buy a few big ticket items over the course of a year, such as new school clothes for children, winter coats and boots for children, clothes for yourself during the year.
- (n) In this line you should document how much you have paid out-of-pocket in co-payments and deductibles or any other medical expenses that your medical insurance did not cover. This includes dental care, therapy, medicine (such as cough medicine, aspirin, vitamins).
- (p) These are repairs and maintenance costs for your car, which include garage costs and gas. This does not include auto loan payments, which go on the next line.
- (q) This means auto loan payments.
- (r) This includes regular child care and additional babysitting.
- (s) *Other* can include (but is not limited to):
 - Restaurants
 - Cable
 - Vacation
 - Public Transportation
 - Entertainment

Part 10: Assets

- (a) Real Estate: This refers to any house or land that you own, either alone or jointly with your spouse or anyone else.
 - ✦ Next to *location*, list the address.
 - ✦ Next to *title held in the name of*, list the name on the property deed.
 - ✦ Next to *Fair Market Value*, give your best estimate as to the price that you could get for it if you sold it today. Write on the form that this is an estimate. If you can not estimate the Fair Market Value, give the purchase price and write on the form that this was the purchase price.
 - ✦ Next to *Mortgage*, list the unpaid balance on the mortgage.
 - ✦ Next to *Equity*, subtract the Mortgage from the Fair Market Value. If the answer is a negative number, make sure to put a minus sign before the number.
- (b) Give the Fair Market Value of each automobile that you or your spouse own and indicate whose possession it is in. The Fair Market Value is the price that you could get for the car if you sold it today. List the amount unpaid on any car loan. Subtract the amount unpaid on the loan from the Fair Market Value to get the Equity.
- (g) List any other personal property of exceptional value that is either in your possession or your spouse's possession, such as jewelry, boats, collections, firearms, or recreational vehicles.

Part 11: Liabilities

Here you must list all of your debts. For each debt you must list:

- Name of the person or institution you owe the money to (creditor),
 - Nature of the debt (for example, personal loan, doctor's visit, car loan, consumer, household items),
 - Date that you first incurred the debt (date of origin),
 - Total amount due, and
 - How much you are paying or planning to pay on a weekly basis.
-
- (e) Here you must add up the total amount of the debts and put this on the first line. Then figure out what the total amount of the weekly payments for your debts would be and put this on the second line. If you have been unable to make the payments, write "zero" or "none."

What Do You Do After You Complete the Form?

- Sign the form. The words saying “I certify under penalties of perjury” mean that all the information you have provided is true. This is very important. If you do not tell the truth, a judge can take certain actions to punish you.
- If you are representing yourself, write “pro se” in the blank next to “Attorney’s Signature.”
- Provide your address and telephone number. If it is impounded (kept confidential by the court) or listing it would put you or your children in danger, then do not write your address or phone number down.
- Make two copies of the form.
- File the original form with the clerk at the Probate and Family Court before or at your hearing.
- Keep one copy for yourself so that if the court asks you questions you can look at it.
- Give the other copy to the other party. You are required to do this. Likewise, the other party is required to provide you with a copy of his or her Financial Statement.
- Once both parties have filled out the financial statement, you can calculate child support by filling in the child support guidelines worksheet. A copy is attached at the end of this booklet.

Commonwealth of Massachusetts
The Trial Court
Probate and Family Court Department
FINANCIAL STATEMENT
(Short Form)

Division Essex

Docket No. _____

INSTRUCTIONS: if your income equals or exceeds \$75,000.00 annually, you must complete the LONG FORM financial statement, unless otherwise ordered by the court.

Jane Doe

 Plaintiff/Petitioner

v.

John Doe

 Defendant/Petitioner

1. PERSONAL INFORMATION

Your Name Jane Doe Social Security No. 011-00-0000
 Address 37 Friend St Lynn MA 01902
 (Street address) (City/Town) (State) (Zip)
 Tel. No. +1 (781) 555-0000 Date of Birth 10/5/1980 No. of children living with you 2
 Occupation Cashier Employer L. Mart, Inc
 Employer's Address 10 Mart St. Martville, MA 01111
 (Street address) (City/Town) (State) (Zip)
 Tel. No. +1 (781) 555-0111 Do you have health insurance coverage? Yes No
 if yes, name of health insurance provider HMO Blue

2. GROSS WEEKLY INCOME/RECEIPTS FROM ALL SOURCES

a) Base pay from <input checked="" type="checkbox"/> Salary <input type="checkbox"/> Wages	\$ 300.00
b) Overtime	\$ 50.00
c) Part-time job	\$ 0.00
d) Self-employment (attach a completed schedule A)	\$ 0.00
e) Tips	\$ 0.00
f) <input type="checkbox"/> Commissions <input type="checkbox"/> Bonuses	\$ 0.00
g) <input type="checkbox"/> Dividends <input type="checkbox"/> Interest	\$ 0.00
h) <input type="checkbox"/> Trusts <input type="checkbox"/> Annuities	\$ 0.00
i) <input type="checkbox"/> Pensions <input type="checkbox"/> Retirement funds	\$ 0.00
j) Social Security	\$ 0.00
k) <input type="checkbox"/> Disability <input type="checkbox"/> Unemployment insurance <input type="checkbox"/> Worker's compensation	\$ 0.00
l) Public Assistance (welfare, A.F.D.C. payments)	\$ 0.00
m) <input type="checkbox"/> Child Support <input type="checkbox"/> Alimony (actually received)	\$ 0.00
n) Rental from income producing property(attach a completed Schedule B)	\$ 0.00
o) Royalties and other rights	\$ 0.00
p) Contributions from household member(s)	\$ 0.00
q) Other (specify)	\$ 0.00
_____	\$ 0.00
_____	\$ 0.00
r) Total Gross Weekly Income/Receipts (add items a-q)	\$ 350.00

**Commonwealth of Massachusetts
The Trial Court
Probate and Family Court Department
FINANCIAL STATEMENT
(Short Form)**

Division Essex

Docket No. _____

3. ITEMIZED DEDUCTIONS FROM GROSS INCOME

a) Federal income tax deductions (claiming <u>3</u> exemptions)	\$ <u>52.22</u>
b) State income tax deductions (claiming <u>3</u> exemptions)	\$ <u>40.00</u>
c) F.I.C.A. and Medicare	\$ <u>16.72</u>
d) Medical Insurance	\$ <u>0.00</u>
e) Union Dues	\$ <u>0.00</u>
f) Total Deductions (a through e)	\$ <u>108.94</u>

4. ADJUSTED NET WEEKLY INCOME 2(r) minus 3(f) \$ 241.06

5. OTHER DEDUCTIONS FROM SALARY/WAGES

a) Credit Union <input type="checkbox"/> Loan repayment <input type="checkbox"/> Savings	\$ <u>0.00</u>
b) Savings	\$ <u>0.00</u>
c) Retirement	\$ <u>15.00</u>
d) Other-Specify (i.e. Child Support, Deferred Compensation or 401K) _____	\$ <u>0.00</u>
e) Total Deductions(a through d)	\$ <u>15.00</u>

6. NET WEEKLY INCOME 4 minus 5(e) \$ 226.06

7. GROSS YEARLY INCOME FROM PRIOR YEAR \$ 15,420.72
(attach copy of all W-2 and 1099 forms for prior year)

Number of Years you have paid into Social Security 12

8. WEEKLY EXPENSES

a) Rent or Mortgage (PIT) <u>\$ 200.00</u>	l) Life Insurance <u>\$ 0.00</u>
b) Homeowners/Tenant Insurance <u>\$ 0.00</u>	m) Medical Insurance <u>\$ 0.00</u>
c) Maintenance and Repair <u>\$ 0.00</u>	n) Uninsured Medicals <u>\$ 5.00</u>
d) Heat <u>\$ 10.00</u>	o) Incidentals and Toiletries <u>\$ 5.00</u>
e) Electricity and/or Gas <u>\$ 5.00</u>	p) Motor Vehicle Expenses <u>\$ 0.00</u>
f) Telephone <u>\$ 5.50</u>	q) Motor Vehicle Payment <u>\$ 0.00</u>
g) Water/Sewer <u>\$ 0.00</u>	r) Child Care <u>\$ 0.00</u>
h) Food <u>\$ 50.00</u>	s) Other (explain)
i) House Supplies <u>\$ 5.00</u>	<u>Subway/Bus Fare</u> <u>\$ 5.00</u>
j) Laundry and Cleaning <u>\$ 5.00</u>	_____ <u>\$ _____</u>
k) Clothing <u>\$ 10.00</u>	
t) Total Weekly Expenses (a through s)	\$ <u>305.50</u>

9. COUNSEL FEES

a) Retainer amount(s) paid to your attorney(s)	\$ <u>0.00</u>
b) Legal fees incurred, to date, against retainer(s)	\$ <u>0.00</u>
c) Anticipated range of total legal expense to litigate this action	\$ <u>0.00</u> to \$ <u>0.00</u>

**Commonwealth of Massachusetts
The Trial Court
Probate and Family Court Department
FINANCIAL STATEMENT
(Short Form)**

Division Essex

Docket No. _____

10. ASSETS (attach additional sheet if necessary)

a) Real Estate

Location None
 Title held in the name of None
 Fair Market Value \$ 0.00 - Mortgage \$ 0.00 = Equity \$ 0.00

b) Motor Vehicles

Fair Market Value \$ 0.00 - Motor Vehicle Loan \$ 0.00 = Equity \$ 0.00
 Fair Market Value \$ 0.00 - Motor Vehicle Loan \$ 0.00 = Equity \$ 0.00

c) IRA, Keogh, Pension, Profit Sharing, Other Retirement Plans:

Financial Institution or Plan Name and Account Number

L. Mart Pension \$ 1,000.00
 _____ \$ _____
 _____ \$ _____

d) Tax Deferred Annuity Plan(s)

\$ 0.00

e) Life Insurance: Present Cash Value

\$ 0.00

f) Savings & Checking Accounts, Money Market Accounts, Certificates of Deposit-which are held individually, jointly, in the name of another person for your benefit, or held by you for the benefit of your minor child(ren):

Financial Institution or Plan Name and Account Number

L. Bank Savings Account #0010 \$ 100.00
 _____ \$ _____
 _____ \$ _____

g) Other (e.g. stocks, bonds, collections)

Boat, Antique Art Collection \$ 2,000.00
 _____ \$ _____

h) Total Assets (a through g)

\$ 3,100.00

11. LIABILITIES (Do not list expenses shown in item 8 above.)

	Creditor	Nature of Debt	Date Incurred	Amount Due	Weekly Payment
a)	Visa	Consumer	1/7/2002	\$3,261.00	\$10.00
b)				\$	\$
c)				\$	\$
d)				\$	\$

e) Total Liabilities

\$3,261.00

\$10.00

Commonwealth of Massachusetts
The Trial Court
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Division Essex

Docket No. _____

CERTIFICATION

I certify under the penalties of perjury that the information stated on this Financial Statement and the attached schedules, if any, is complete, true, and accurate.

Date September 21, 2010

Signature

Jane Doe

INSTRUCTIONS: In any case where an attorney is appearing for a party, said attorney **MUST** complete the Statement by Attorney.

STATEMENT BY ATTORNEY

I the undersigned attorney, am admitted to practice law in the Commonwealth of Massachusetts--am admitted pro hoc vice for the purposes of this case--and am an officer of the court. As the attorney for the party on whose behalf this Financial Statement is submitted, I hereby state to the court that I have no knowledge that any of the information contained herein is false.

Date _____

(Signature of attorney)

(Print name)

(Street address)

(City/Town)

(State)

(Zip)

Tel. No. _____

B.B.O. # _____

Case Name _____

Date Prepared _____

Docket Number _____

Name of Preparer _____

CHILD SUPPORT GUIDELINES WORKSHEET

All amounts are \$ / week, rounded to the nearest dollar

1. INCOME

- a. Gross Weekly income
- b. Minus Child Care cost paid
- c. Minus Health insurance cost paid
- d. Minus Dental/Vision insurance cost paid
- e. Minus Other Support Obligations paid
- f. Available income
- g. Combined Available Income Recipient 1(f) + Payor 1(f)

	Recipient	Payor
	\$	\$
	\$ ()	\$ ()
	\$ ()	\$ ()
	\$ ()	\$ ()
	\$ ()	\$ ()
	= \$	\$
	= \$	

2. CHILD SUPPORT CALCULATION

- a. Combined amount for one child (See Table A)
- b. Adjustment for number of children covered by this order (See Table B) Number of children _____
- c. Combined support amount 2(a) x 2(b)
- d. Recipient's % of combined income Recipient 1(f) ÷ 1(g) 0 %
- e. Minus Recipient's share of combined support amount 2(c) x 2(d)
- f. Payor's proportional weekly support amount 2(c) - 2(e)
- g. Weekly support amount as % of Recipient income 2(f) ÷ Recipient 1(f) %
- h. Payor's final weekly support amount
if 2(g) is 10% or more, then enter 2(f) here
Otherwise, enter the lesser of 2(f) OR (10% + 2(g)) x Payor 1(f)

x	_____
=	\$ _____
=	\$ (0)
=	\$ 0
=	\$ 0

TABLE A: CHILD SUPPORT OBLIGATION SCHEDULE		
All amounts are \$ / week, rounded to the nearest dollar		
COMBINED AVAILABLE INCOME FROM LINE 1(g)	CHILD SUPPORT AMOUNT (1 CHILD)	
Minimum	Maximum	At court discretion, but not less than \$80/month
\$-	\$100	21%
\$101	\$200	24%
\$201	\$320	\$77 + 26% above \$320
\$321	\$500	\$124 + 25% above \$500
\$501	\$1,000	\$249 + 22% above \$1,000
\$1,001	\$1,500	\$359 + 19% above \$1,500
\$1,501	\$2,500	\$549 + 17% above \$2,500
\$2,501	\$3,500	\$719 + 15% above \$3,500
\$3,501	\$4,808	

TABLE B: ADJUSTMENT FOR NUMBER OF CHILDREN	
CHILDREN	ADJUSTMENT
1	1.00
2	1.20
3	1.27
4	1.32
5	1.35

Helpful Resources

Many Probate and Family Court Forms Can be Found at:
<http://www.mass.gov/courts/courtsandjudges/courts/probateandfamilycourt/forms.html>

General Information on family law issues can be found at: www.masslegalhelp.org

Lawyer-for-the-Day

Provides free assistance at the Courthouse in preparing forms and documents for those who are income eligible.

Probate and Family Court-Salem Division
36 Federal Street, Salem, MA 01970
Call the court at (978) 744-1020

*Monday, Tuesday, Wednesday
and Thursday mornings*

Probate and Family Court-Lawrence Division
Fenton Judicial Center, 2nd Floor
2 Appleton Street, Lawrence, MA 01840
Call the clerk's office at (978) 686-9692

Call the Court for the Schedule

Legal Services

Provides free legal services to those who are eligible.

Neighborhood Legal Services, Inc.
37 Friend St, Suite 300 Lynn, MA 01902
170 Common St, Suite 300 Lawrence, MA 01852
(781) 599-7730 and (978) 686-6900
www.neighborhoodlaw.org

*Provides direct representation, Pro Se
Divorce Clinic, and Helpline advice
to Southern Essex County*

Merrimack Valley North Shore Legal Services, Inc.
35 John Street, Suite 302
Lowell, MA 01852
(978) 458-1465
www.mvlegal.org

*Provides family law services to
Essex and Northern Middlesex Counties*

Reduced Fee Lawyer Referral Programs

Provides referrals to lawyers who may charge reduced fees. Call for eligibility requirements:

Boston Bar Association (*Greater Boston*)
16 Beacon St., Boston, MA 02108
(617) 742-0625
www.bostonbar.org/lrs/index.htm

Mass. Bar Association (*statewide*)
20 West St., Boston, MA 02111
(617) 542-9103, (866)-627-7577
www.massbar.org/lawhelp/need_lawyer/

National Lawyer's Guild
14 Beacon Street, Suite 407
Boston, MA 02108
(617) 227-7008
www.nlgmass.org/lrs

Essex County Bar Association
Shetland Office Park
45 Congress St, Ste. 4100
Salem, MA 01970
(978) 741-7888
www.essexcountybar.org

The Child Support Enforcement Division (CSE) of the Department of Revenue (DOR)

Provides assistance in establishing paternity and establishing, enforcing, and collecting child support.

Probate and Family Court-Salem Division
36 Federal Street
Salem, MA 01970
(978) 744-1020

Probate and Family Court-Lawrence Division
Fenton Judicial Center, 2nd Fl.
2 Appleton St., Lawrence, MA 01840
(978) 686-9692 (*open only Mon. & Wed. 8-1*)

The Family Law How-to Series includes:

Copies of these booklets are available at the Lawyer for the Day Office and Legal Services programs listed inside this booklet.

-
- ◆ How to Fill Out a Financial Statement (Short Form)
 - ◆ Divorce and the Alternatives
 - ◆ The Department of Children and Families: Seeking Services, the 51A Investigation and Consumer Rights During an Investigation
 - ◆ Name Changes
 - ◆ Grandparent Visitation
 - ◆ How to Get Child Support
 - ◆ What Is Best for Your Child: Working Through Child Custody and Visitation Issues
 - ◆ Information about How to File Papers in Essex Probate and Family Court
 - ◆ Obtaining Child Support when Getting a Restraining Order: What You Need to Know
 - ◆ Information About How to Establish Paternity
-