Get the math right for weekly and biweekly support payments

The federal Office of Child Support Enforcement (OCSE) has become aware of child support withholding difficulties that arise when employees are paid weekly or biweekly. *The problem:* According to the OCSE, despite years of warnings to the contrary, some state child support agencies are still adding an amount due to account for anomalies created by pay periods other than monthly, in addition to the monthly amount due that's ordered by a court.

Withholding limits. There are three basic principles that apply to child support withholding:

1. You're not required to vary your weekly or biweekly pay period to accommodate a state's child support system, which typically sets child support payments as a monthly obligation.

2. You can't withhold more than the limits allowed in the Consumer Credit Protection Act.

3. States are not authorized to issue income withholding orders that exceed the employee's monthly child support obligation.

Allowable withholding methods. You can determine the amount to be withheld by multiplying the monthly amount due by 12 and then dividing that result by the number of pay periods.

Example. Harry owes $528 a month in child support payments. His annual obligation is $6,336 ($528 × 12):

Weekly amount to withhold:
$6,336 ÷ 52 = $121.86

Biweekly amount to withhold:
$6,336 ÷ 26 = $243.69

Semimonthly amount to withhold:
$6,336 ÷ 24 = $264.

PAYROLL PRACTICE TIP: States are stubborn about child support obligations. If you receive an income withholding order that requires you to vary your pay period or that instructs you to withhold more than employees' monthly obligations, contact the state agency that sent the order to hash out the correction. *Not recommended:* Withholding the correct weekly or biweekly amount without informing the state. *Reason:* In all likelihood, the state will put employees in arrears, which isn't good for you or them.