

College expenses for children of divorce in Connecticut

Of course, Connecticut parents want the best opportunities for their children, and a college education can be a means to a rewarding career and secure future. When parents are divorced, however, despite the best intentions to provide for their children, paying for college can be a source of conflict.

After child support ends

Even with very young children, it is best for divorcing parents to look ahead. Orders for child support usually expire when a child reaches the age of emancipation, which typically is 18, or upon graduation from high school.

With [child support](#) coming to an end, the financial resources for a graduating high school senior diminish abruptly. In order to cover college expenses, it is wise to include a provision about higher education in the marriage dissolution order or settlement agreement.

Negotiating college support

When drawing up the settlement agreement, college financing arrangements must be specifically laid out. Indicating what percentage each parent will pay is an important detail. The agreement can also put a limit on the costs a parent is obligated to cover, possibly restricting the list of colleges a parent will pay for.

Besides tuition, parents should be mindful of other college expenses, such as books, room and board, laboratory fees, and transportation to and from school. When there are two or more children, arriving at a fair arrangement will be more complicated, especially if the parents split custody of the children.

If parents can come to a mutual decision about funding college expenses, it can be written into the settlement agreement. If parents cannot come to an agreement on their own, in most states, including Connecticut, the court can order parents to pay for college and include the payment arrangements in the divorce decree.

Special concerns for divorcing women

According to a recent University of Connecticut study, women may have particular reason to want fathers held accountable for a share of college expenses. Being left holding the bag for all of a child's postsecondary education costs could be financially untenable for a divorced mother.

The study reviewed the economic status of more than 2,000 women over a 40-year period of their lives. Most strikingly, for 600 women in the study who were divorced in the 1970s, their financial well-being suffered significantly as they aged unless they remarried.

And the trend is not improving. According to the U.S. Census Bureau, women who divorced within the past year have lower incomes than recently divorced men, are more likely to have incomes below the poverty line and to receive public assistance.

Setting up payments for college

Parents can elect to have money put aside ahead of time rather than wait for the tuition bills to start arriving. Regular monthly payments for the child's college costs could be included in the settlement agreement. Alternatively, if finances permit, the parents could have a lump sum designated for the college fund set aside at the time of the divorce.

Given the complexity of creating an agreement that will meet the children's needs while being fair to the parents, Connecticut parents going through a divorce would be wise to seek out an experienced family law attorney.