



An Overview

By – Sean Keefer
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Settlyd.com

[@settlyd](https://twitter.com/settlyd)

info@settlyd.com

What is Settlyd.com?

Your Cases.

Organized.

Analyzed.

Stored, and,

Settled.

In the cloud.

All with Settlyd.com.

In 2007, I began using an iPhone. As with generally any mobile device, there exists, in the case of Apple ©, an app store. At the time I was taken by the campaign of, “Yea, there’s an App for that.” I quickly learned this was not entirely true. Actually it wasn’t true at all.

What was missing was an app calculating child support, specifically, South Carolina Child Support. My practice, then, and even more so now, focuses on mediation. Being able to do a detailed child support calculation is not only handy, but is a powerful tool for settling cases. Needless to say, I was disappointed when, after a visit to the app store I learned there was nothing specific to South Carolina for child support – in spite of their catchy ad slogan.

In fact there were only a few state specific child support calculators available. However, if someone could develop a child support app for another state could they not do the same for South Carolina?

Of course the answer was yes.

I researched, located a developer and a few months later South Carolina had its own child support app under the South Carolina Guidelines.

Fast forward 7 years.

In the summer of 2014, South Carolina released the first update to the South Carolina Child Support Guidelines in 8 years. Suddenly South Carolina didn't have an up to date child support app.

I was starting the app update process when my friend, Guy Vitetta, approached me. He was curious as to my plans for the child support app. I filled him in.

Turns out Guy had been thinking about family law software as well, just a project a bit larger than a single iPhone app. Essentially the conversation went something like this.¹

Guy – “Sean, I have one word for you.”

Me – “What’s that?”

Guy – “Are you listening.”

Me – “I am.”

Guy – “The cloud.”

Me – “That’s two words.”

Guy – “Whatever, just think about it. There’s a future in the cloud.”

This was interesting because my app update research had me thinking about a cloud based service. Together we filled in the details and had the foundation for Settlyd.com.

¹ So maybe it wasn't quite this conversation verbatim, but I like to remember it this way.

As we built on our initial foundation, we realized our vision could best be described as “By Lawyers, for Lawyers.” We also began to understand that as important as were the actual tools the software would provide, it was equally important for the software to be designed to evolve.

Settlyd is designed to adapt to changes in the law, changes to the tax code, changes to child support or even unanticipated changes impacting family law. Rather than having the software become obsolete, it is designed to receive periodic updates as they become available. Since our software is cloud based, there is nothing for the user to download. Ever. Every update is pushed as they are incorporated into the software. Changes to tax codes or child support are ready for the user immediately when we incorporate them into the software. Every training video that is created is ready and waiting for users when they log on. If anything is added to the site, it will be there without downloads or extra fees – ever.

So in the span of a few weeks we had settled (no pun intended) on the idea of an ever evolving suite of cloud based tools that would allow South Carolina Family Law professionals to have a centralized resource to organize, analyze, process and store the financial issues and data in their cases.

The software features components for performing the following:

- Creation, Customization and Annotation of Financial Declarations;
- Five Different Child Support Calculators;
- A Net Available Income Calculator; and,
- A Comprehensive Asset Division Processor.

We secured a team of developers and began work. Soon the components began to emerge from conceptualization to working models. In the fall of 2015 we began working with the prototype of the software and ultimately, in March of 2016, we launched Settlyd.

We are really just a few months out from the launch and the software has already significantly evolved. That's something you're going to continue to see. (Even as I've been working on this ebook there've been upgrades to the site.)

Guy and I have been hosting CLE's all over South Carolina (If you'd be interested in having us come to your neck of the woods, send us an email at support@settlyd.com and we'll get it set up!). These CLE's allow us to meet family law professionals, to show them how the software works and most importantly, to learn what users are interested in seeing incorporated into the software. Many of the features you see in the current software have come directly from users. I have no doubt there are more great ideas out there just waiting to be discovered. (So feel free to share!)

This ebook is designed as an overview of Settlyd so users and future users can better understand our operation and capabilities. It is also designed to serve as a resource to help users get started with the software. As the software is updated and as modifications are made, we'll be updating this ebook. (We will also continually keep the FAQs and tutorials on the site updated.) Our goal is to provide a number of resources so you can be sure to get the most out of your Settlyd experience.

At Home in the Cloud

Before we go on, let's talk about the the concept of cloud computing and how that differs from software of the past.

The traditional approach for software, back in the dark ages (10-20 years ago and for some folks, last month) the model was when you bought software to use on your local machine you purchased a physical copy (or perhaps downloaded a copy) of the specific software for installation on your machine. If there was an update, it was the norm for the user to download or install the new version, perhaps at an additional cost. If you had a Windows machine you purchased a Windows version of the software and, if you were a Mac user, a Mac version. (If a Mac version existed).

All data was stored on the local machine. If you wanted remote access or needed it on another machine, you had to purchase another version of the software for each additional machine. The stored data had to be copied or otherwise moved. If it was modified on one machine, it had to be moved to other machines in the updated form. The more machines you used, the more it became a logistical conundrum to handle.

With this scenario, you were also responsible for securing your machine and your data. If you didn't back up and the hard drive failed, if it was lost through some catastrophic event or even if it was stolen or lost, it was gone.

Cloud computing changed, dare I say, revolutionized the certainty of the past.

In the cloud platform, software can be provided on demand in a fashion commonly referred to as Software as a Service (SaaS). Rather than the software going to the users, the software is accessed from a centralized location by the individual users. As with Settlyd, the software is provided from a centralized location and all you as the user needs is an internet connection. (Yes, an internet connection is required to use Settlyd, but these days, there is wifi virtually everywhere and if you don't have it, get it. I think you'd like it.)

At Settlyd, we store and safeguard your data and make it available to you 24 hours a day, 365 days a year. Regardless of your platform, Windows or Mac, regardless of your location, all you need to do is log into your account and you are off to the races. The software is always up to date (at no additional cost). Your data is always there for you safely stored on our servers. Your data is accessible from anywhere you are with an internet connection.

It's just that simple.

So How Does This All Work?

Settlyd is designed to be intuitive and user friendly. It's also designed to minimize mistakes and to protect users from accidentally destroying or deleting data. On Settlyd, each user has a unique account and URL. All of a user's clients will have a unique file. These files contain basic information that is designed to populate the fields of a caption as you may find on any pleading filed in the South Carolina Family Courts.

You as the user selects a membership plan (Monthly or annual billing based on the number of users for your specific needs) You, or your client, will enter the data you would find on a financial declaration. (Yes, we even have a way for clients to safely and securely enter their financial data for you) Aside from this information, little else is required to use Settlyd. Best of all, with this basic amount of data, information that is likely already in every client file a user has or will set up, you'll be able to use all of the tools Settlyd offers.

Once the data is entered, you have the ability to create your financial declarations in captioned form ready for signature and filing. You'll have the ability to annotate each section of the financial declaration to customize each financial declaration to your individual cases. You'll be able to generate and save multiple child support worksheets for each client using the South Carolina Child Support Guidelines (including Excess Guidelines Calculations and Third Party Calculations). You can perform Net Available Income analysis based upon tax formulas used by the Internal Revenue Service to assist in alimony determination. You'll also be able to organize, analyze and annotate asset

divisions in a fashion that will allow you to customize all amounts and values to your specific case. Any component, calculation, worksheet or module of Settlyd can be printed on a caption pleading for use at any stage of your case. You can print out and save PDFs of all of the modules as well.

Too good to be true?

Not at all.

And it only gets better.

The cloud platform allows the process to be streamlined. This means faster more efficient results for you.

Now wait a minute. Lawyers bill for their time and if something can be done faster doesn't that mean fewer billable hours?

Yes. Plain and simple it does. But this also means you'll have happier clients. You'll also have more time and with more time you can manage more clients. More happy clients in the same amount of time equates to a more efficient practice and fewer accounts receivable. All of this equates to a bottom line of a more profitable law practice with lawyer's having more time available to use for efficient work, efficient billing and efficient personal time.

So, how do you get started? It's easy.

Log onto Settlyd.com. If you haven't done it yet, sign up for an account. We have a variety of different user levels and access options. You can start with access only to the Financial Declaration and Child Support, or you can access the full site. Regardless of what you end up using, the first 30 days provide full,

free, unlimited access to the site. And any package that you sign up for, you get all available features for the modules you will use.

Sign up, look around, take it for a spin.

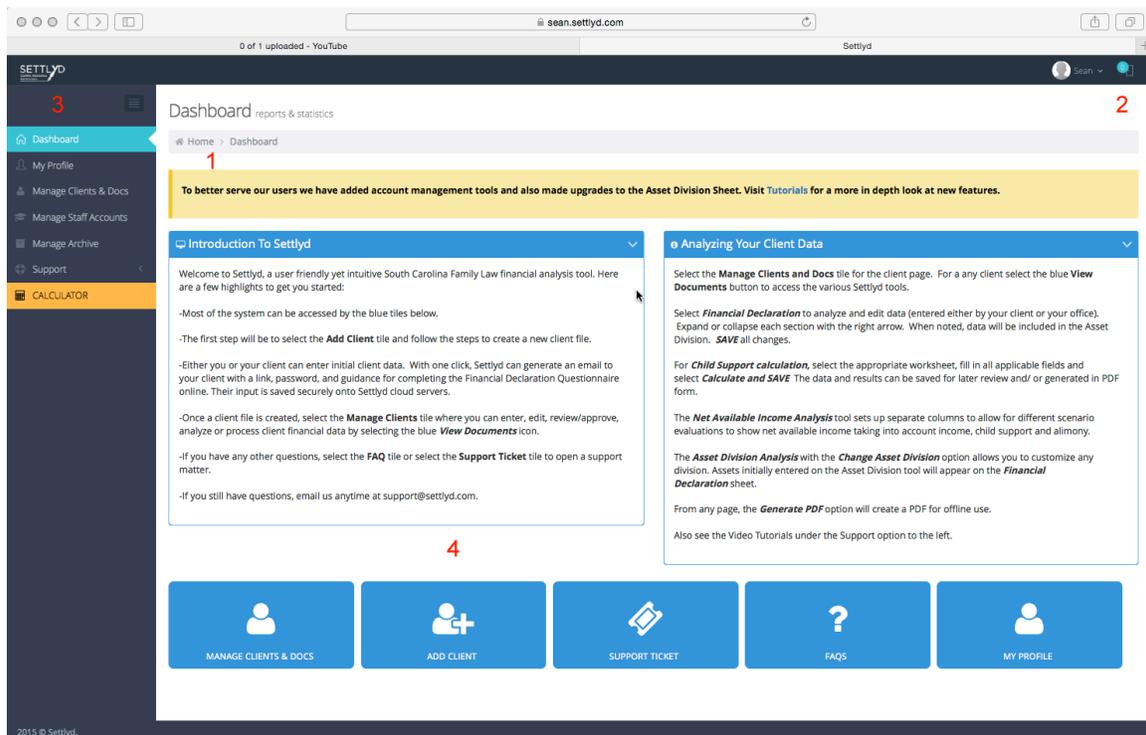
Let's talk through some of the individual steps that new users will take once they start using Settlyd. Of course the best way to see what it is really like is to open an account and use this ebook as a companion to opening your first client file.

Setting up a Client File

You've finally signed up. Now what do you do?

Start a client file.

When you first log onto Settyld, you'll be taken to your Dashboard page.



Here you will find a number of features. First, you'll notice if there have been any recent updates to the site.

Notice the big yellow banner in the middle of the page. (Red Number 1 on the graphic above. If there isn't a banner that means no new updates or announcements.) You'll also notice in the very top right of the screen there may be a teal number. (Red Number 2) This is where users receive system wide notifications. You'll also have access to a navigation menu to the left of the page. (Red Number 3) Here you can navigate the site to access your client files, support resources, your profile, your archive and even a calculator. Many of the

navigation options to the left are offered in a redundant fashion elsewhere on the site, but if you need them, they're all there for you. If you'd rather use Settyd without the navigation options, there's even a way to hide them.

At the bottom of the Dashboard you'll find a number of blue tiles. Many of these are redundant from the left navigation menu, but we've put them here for easy access. For the moment, skip over the first tile and select the **Add Client** tile. (Red Number 4)

This will take you to a separate page with some basic inputs related to your client. Fill them in and in the bottom right click the **+Create New Client** button and enter the data in the necessary fields and select **Create New Client** (Red Number 1).

The screenshot shows the 'New Client Profile' form in the Settyd application. The form is titled 'New Client Profile' and has a breadcrumb trail: 'Home > Manage Clients > Add New'. The form contains the following fields:

- Client Name *: Joan Wife
- Opposing Party Name *: Bobby Husband
- Docket Number *: 2016-SR-10-abcd
- Occupation *: Self Employed
- Email *: joanwife@joanwife.com
- County *: Charleston
- Financial Declaration of *: Plaintiff
- Address *: 123 Main Street
- Employer *: Self
- Judicial Circuit *: 09
- Case Caption *: Plaintiff
- Age *: 39
- Employer's Address *: 123 Main Street

At the bottom right of the form, there are two buttons: 'Cancel' and '+ Create New Client'. A red number '1' is placed below the '+ Create New Client' button.

Congratulations! You've added your first new client.

Each subsequent time you add a client, repeat this process. You can also go back and edit if information changes. You can archive the client when their

case is concluded. You can delete client files if you like; however, once something is deleted, **it is deleted forever**. There is no coming back. It's final. By final it means once it's gone, it's gone. Not even the developers can get it back. So delete sparingly and only as needed. If you need to clear up your account, we have an archive feature to assist you.

Do make sure to verify all of the client's information as it will, in large part, appear on PDF's as caption information. If there is something you don't want to list or don't know, use TBD.

From the Dashboard you can also, via the blue tiles, access your Profile, the FAQs and, if needed, open a support ticket.

Support Tickets

The screenshot displays the Settyd dashboard interface. At the top, the browser address bar shows 'sean.settyd.com'. The dashboard header includes 'Dashboard reports & statistics' and a navigation breadcrumb '# Home > Dashboard'. A yellow banner message states: 'To better serve our users we have added account management tools and also made upgrades to the Asset Division Sheet. Visit Tutorials for a more in depth look at new features.'

The main content area is divided into two columns of help text:

- Introduction To Settyd**:
 - Welcome to Settyd, a user friendly yet intuitive South Carolina Family Law financial analysis tool. Here are a few highlights to get you started:
 - Most of the system can be accessed by the blue tiles below.
 - The first step will be to select the **Add Client** tile and follow the steps to create a new client file.
 - Either you or your client can enter initial client data. With one click, Settyd can generate an email to your client with a link, password, and guidance for completing the Financial Declaration Questionnaire online. Their input is saved securely onto Settyd cloud servers.
 - Once a client file is created, select the **Manage Clients** tile where you can enter, edit, review/approve, analyze or process client financial data by selecting the blue **View Documents** icon.
 - if you have any other questions, select the **FAQ** tile or select the **Support Ticket** tile to open a support matter.
 - if you still have questions, email us anytime at support@settyd.com.
- Analyzing Your Client Data**:
 - Select the **Manage Clients and Docs** tile for the client page. For a any client select the blue **View Documents** button to access the various Settyd tools.
 - Select **Financial Declaration** to analyze and edit data (entered either by your client or your office). Expand or collapse each section with the right arrow. When noted, data will be included in the Asset Division. **SAVE** all changes.
 - For **Child Support calculation**, select the appropriate worksheet, fill in all applicable fields and select **Calculate and SAVE**. The data and results can be saved for later review and/ or generated in PDF form.
 - The **Net Available Income Analysis** tool sets up separate columns to allow for different scenario evaluations to show net available income taking into account income, child support and alimony.
 - The **Asset Division Analysis** with the **Change Asset Division** option allows you to customize any division. Assets initially entered on the Asset Division tool will appear on the **Financial Declaration** sheet.
 - From any page, the **Generate PDF** option will create a PDF for offline use.
 - Also see the Video Tutorials under the Support option to the left.

At the bottom of the dashboard, there are five blue navigation tiles:

- MANAGE CLIENTS & DOCS** (person icon)
- ADD CLIENT** (person with plus icon)
- SUPPORT TICKET** (ticket icon)
- FAQS** (question mark icon)
- MY PROFILE** (person icon)

Red numbers 1, 2, and 3 are placed below the 'SUPPORT TICKET', 'FAQS', and 'MY PROFILE' tiles respectively. The footer of the page reads '2015 © Settyd.'

If you need support or have questions while using Settlyd, on the Dashboard you will see a FAQ tile (**Red Number 1**) as well as a **Support** tile (**Red Number 2**). We regularly update the FAQs to address common questions. In fact, if you have a question for the FAQs, email us at support@settlyd.com. If you need assistance and can't find the answer on the FAQs, open a Support Ticket by selecting the Support Ticket tile. There you will be able to select the Settlyd department to best handle your issue. If you can't decide, just send it to General Support and we will make sure it gets to the correct folks. If all else fails (and we hope it won't) you can email us at support@settlyd.com. Of course you can email us at anytime for any reason. We regularly create and publish support training videos that can be found through the tutorials sections under the Support tab on the right menu of the Dashboard.

Now that you're an old pro at the Dashboard, what say we move on to the first tool Settlyd has to offer?

The Financial Declaration

Now that you have a client file opened, let's look at the Financial Declaration. To get there, select, either from your left navigation menu, or from the blue tiles the, **Manage Clients & Docs** option and you'll be taken to your main client page. It looks like this.

The screenshot displays the 'Manage Clients' page in the Settyd application. The page title is 'Manage Clients' with a subtitle 'Add, edit and delete clients'. A navigation sidebar on the left includes options like 'Dashboard', 'My Profile', 'Manage Clients & Docs', 'Manage Staff Accounts', 'Manage Archive', 'Support', and 'CALCULATOR'. The main content area shows a table of clients with the following data:

No.	Client	Docket Number	County	Opposing Party	Created Date	Action	Manage Documents
5	Jenny Client	2016-DR-10-abc	Charleston	Billy Husband	06-11-2016	[Eye] [Clipboard] [X] [Refresh]	[SHEETS]
4	Joan Client	2016-DR-10-xxxx	Charleston	John Husband	06-05-2016	[Eye] [Clipboard] [X] [Refresh]	Financial Declaration
3	Mother	2016-DR-10-xxxx	Charleston	Father	06-01-2016	[Eye] [Clipboard] [X] [Refresh]	Child Support
2	Carol Smith	2016-DR-10-abc	Charleston	Bob Smith	03-21-2016	[Eye] [Clipboard] [X] [Refresh]	Net Available Income
1	Steve	2016-DR-10-xxxx	Charleston	Wife	02-06-2016	[Eye] [Clipboard] [X] [Refresh]	Assets Division Analysis

Red annotations in the image: '1' points to the 'Action' column; '2' points to the 'Manage Documents' dropdown; '3' points to the 'SHEETS' button; '4' points to the 'Financial Declaration' document option.

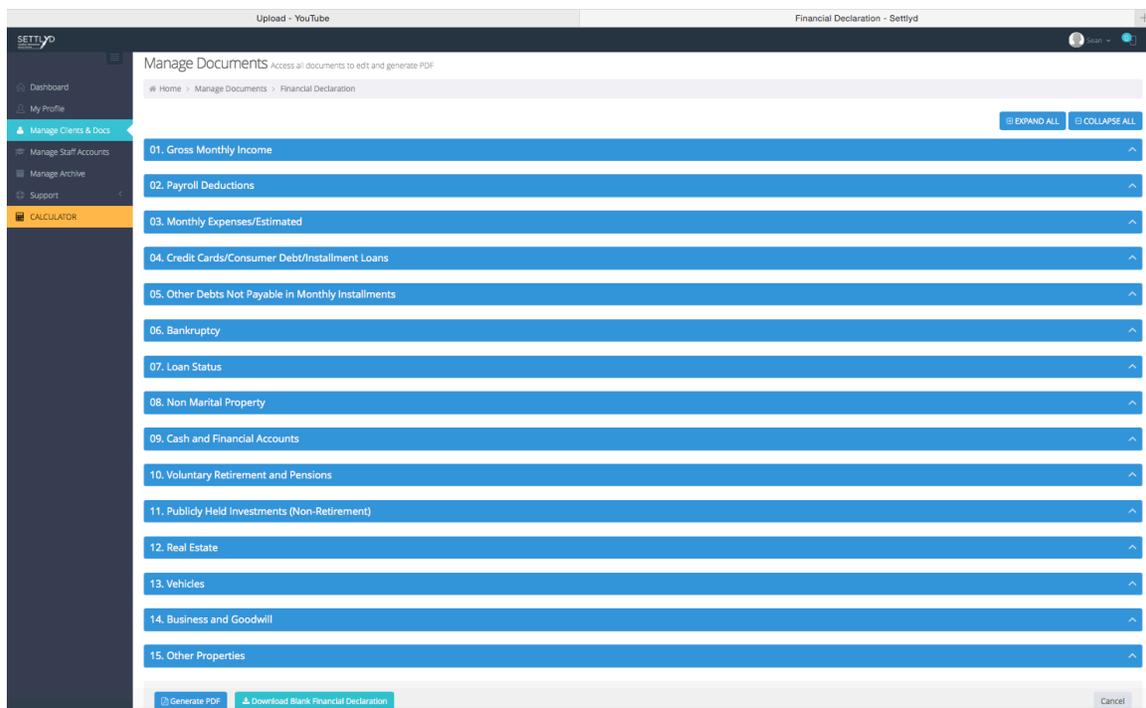
If you're new and have only opened one client file, you'll start with that file, or in the case of the graphic above, if you have multiple clients, you will have multiple clients listed. If you've opened multiple client files, select the one you will be working on, in this case, the most recent. (If none of this makes any sense, work backwards through this ebook until it starts to sound familiar then start to work forward from there.)

We've set the client page up to provide some important information. Here you'll find your clients name, the opposing party, the case number, the specific

County and the date the matter was opened. You'll also find links to edit your client's information (**Red Number 1**) and here you can also access the particular modules of Settyd.

If you want to go to the client page where you can access all of the modules, select the **Blue View Documents** button. (**Red Number 2**). However, if you, from the main client page, want to bypass this page and go directly to the specific module, select the **Teal** button the reads **Sheets**. Here you will see a dropdown menu that will allow you to directly select the particular module you want to access. (**Red Number 3**)

So we will start with the **Financial Declaration**. (**Red Number 4**) Select this option from the drop down menu and your taken to the **Financial Declaration** module. Take a moment and give it a look.



Yes, that's it. Fifteen blue bars.

Go ahead and select one – say the **Gross Income** bar. You can select the arrow to the far right or select the **Gross Income** text.

This opens up the **Gross Income** bar for data entry. You can tab through the categories, entering the relevant information where required. If a category doesn't apply, leave it blank and move on.

Let's jump to the **Credit Card/Consumer Debt/Installment Loans** section – Number 4 on the Blue Tabs. Select this by clicking the text or the arrow on the blue bar and it opens this window.

04. Credit Cards/Consumer Debt/Installment Loans

Do You Have Any Installment Loans That Are Paid Monthly? Yes

1 + Add New

Creditor Name Visa 4567	Loan Used For Marital Expenses	Monthly Payment 200
Current Balance 5000.00	In Whose Name is this Debt Titled? 	Loan Type Credit Card
<input checked="" type="checkbox"/> Include this on Asset Division Sheet		

Creditor Name Visa 1234	Loan Used For 	Monthly Payment 225
Current Balance 5000.00	In Whose Name is this Debt Titled? 	Loan Type Credit Card
<input checked="" type="checkbox"/> Include this on Asset Division Sheet		

3 Total Cost of All Installment Payments That You Are Required to Pay Every Month: \$425.00

2 Previous Next Clear SAVE

05. Other Debts Not Payable in Monthly Installments

06. Bankruptcy

By selecting the **+ Add New** button on the top right (**Red Number 1**) a new loan data entry field will appear. Fill in the data by moving through the fields. If you need additional fields, just add more. When you finish a section, and this is important, (important enough to repeat how important it is) make sure to click the **Save** button in the bottom right of the screen (**Red Number 2**). If you don't click **Save** the data will not be saved and it will not be there next time you come back.

Save your data!

We don't want to assume or make decisions for our users, so you decide when the data is ready to be saved but it must be saved if you want to use it later. (While we don't want to make decisions for you, if you do decide to leave a page without saving, we'll ask you if you want to leave the page without saving.) If you leave the page and don't happen to save, when you return and the data isn't there, were you to wonder why, it's because you didn't save it. So make sure to save early and save often. When you do save, you'll notice a green flag will briefly appear in the top right of the page.

Green means all good.

Once you complete an entry in a section, you can look at the bottom yellow bar and see an instant total of the entries in that category (**Red Number 3**). If you need to add additional expenses, income, assets, debts or the like, just select the **Add** button that is where ever additional entries may be required.

You can move to the next section of the Financial Declaration simply by selecting the **Next** button at the bottom left of the individual section, or you can collapse the section (you can also use the **Previous** button to move to the prior section) and move on to the next.

As you move through the sections, enter the applicable data and continue to build your Financial Declaration. Anywhere you see a black circle with a white question mark, if you scroll over this you will find the practice tips, where applicable, from the Financial Declaration we have all previously used. We have also added some additional practice tips where before there were none.

At the bottom of each of the 15 sections, you will notice a teal button that reads, **+ Additional Notes**. By selecting this, you can add notes for any section specific issues. These notes can be printed out, at your direction, on the PDF of the Financial Declaration. If you have added notes in any section, a small red icon will appear over the teal button indicating notes are present.

If the matter you are working with involves more than \$300,000, as we know the Financial Declaration needs to be finalized with more detail. However, you don't need to do a thing. In fact, if it is less than \$300,000 you don't need to do a thing. Setlyd automatically takes into consideration the value of the estate and is ready to prepare your PDFs in captioned form for however you may need to use them. We have the PDFs set up to allow you to print a confidentiality notice to limit admissibility if desired. Each time you select a PDF to print on any page, you will have the option of including this language.

On any component of the Financial Declaration where the entry could be considered an asset or liability that would appear on the Asset Division Sheet, we have made the process of moving the asset, or debt, between these two modules seamless. Essentially, the Financial Declaration and the Asset Division Sheet are best of friends and like to talk often.

12. Real Estate

Do You Own Real Estate? Yes No

[Add New](#)

What Is The Address Of The Property?	Titled Owner Of This Property?	What Is The Value Of This Property?
123 Main Street	Joint	\$550000.00
Combined Balances of all Mortgages/Loans related to this Property	Real Estate Net Value	1
3890000.00	161000	<input checked="" type="checkbox"/> Include This On Asset Division Sheet
456 First Street	Joint	\$250000.00
Combined Balances of all Mortgages/Loans related to this Property	Real Estate Net Value	2
1000000.00	150000	<input type="checkbox"/> Include This On Asset Division Sheet

Total Real Estate Net Value : \$311,000.00

[Previous](#) [Next](#) [Clear](#) [SAVE](#)

13. Vehicles [Add New](#)

When you are entering any data on the Financial Declaration that would have a home on the Asset Division Sheet as well, you will find a selection box identified by the phrase, **Include this on the Asset Division Sheet**. By selecting this box, you guessed it, this asset, as entered, will appear on the Asset Division Sheet. From the graphic above, the first home would appear on the Asset Sheet, the second would not. What transfers over to the Asset Division Sheet is all within your control based on what you select.

We'll come back to this in a bit.

When you've gone through the categories on the Financial Declaration sheet, you're done. All of your data is entered and, provided you've been diligent in saving it, it is now safely and securely saved on our cloud servers.

So now what?

Well, for starters, you can print out a PDF by selecting the **Generate PDF** button – that's the **Blue** one at the bottom left. Once the PDF is generated, you

can save it locally to your machine or print it out to file with the Court, to use in settlement or mediation or just to have in your file.

If at any time you need to change anything on the Financial Declaration, just head back to the particular category and make the change. Be sure to save and it is up to date and ready to be printed out in PDF format.

That's a much easier process than collecting the data, filling it in by hand and then having it transcribed to electronic form. You can essentially, during a client interview, ask the client questions, or have a staff member do it, then review and finalize. The possibilities are endless and all of them are designed to save time and make your practice more efficient. But wouldn't it be great if you could save even more time on the Financial Declaration. What if the first time you looked at the Financial Declaration for a particular client it was ready to review?

Since it would be just plain mean for me to hint at that, I'll just go ahead and say that Settlyd is designed to do just that.

Putting the Clients to Work

Settlyd is about providing the tools to make attorneys and their law firms more efficient. It's also about providing better client services. In this day and age, particularly as more millennial clients experience divorce, there will be certain expectations as to technology and law firm efficiency. Given the connected approach clients use in their day-to-day lives, they'll expect the same from their attorneys.

Settlyd is designed and built around this proposition. From being stored in the cloud, to integrating the client into the process, Settlyd has streamlined the ability to have direct data input from the client. Gone are the days of emailing (or mailing) out a blank Financial Declaration then reentering the data.

The Financial Declaration is the gateway to Settlyd allowing the remaining modules to work based on initial input from your client.

What?

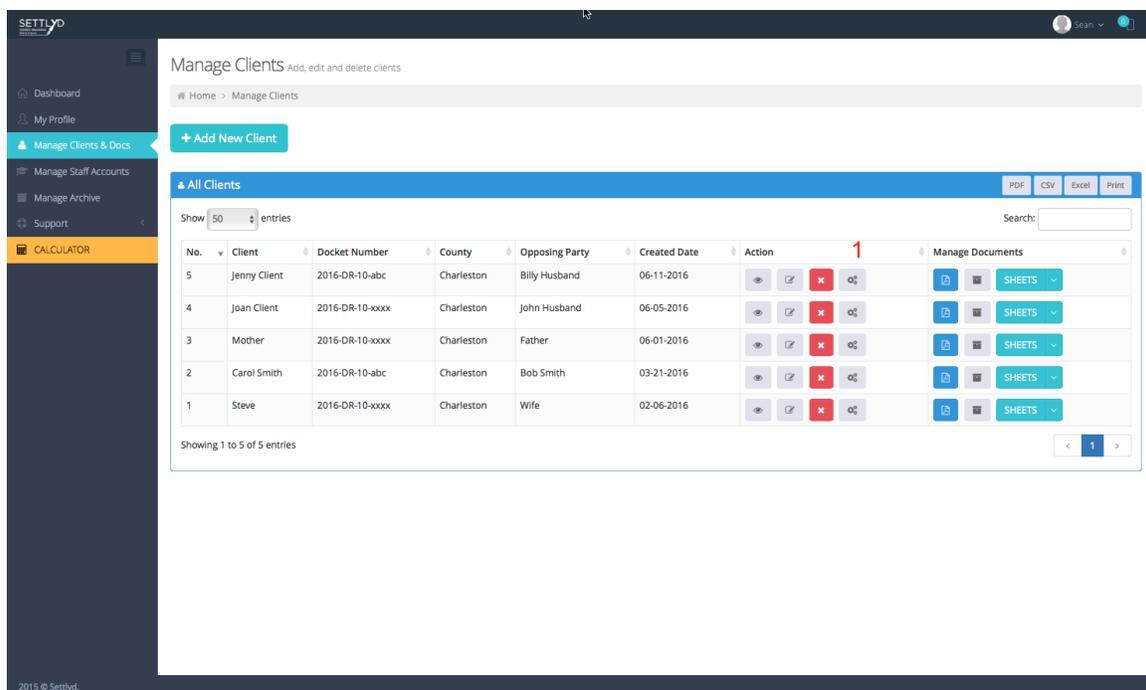
Data, such as income, debts, expenses, assets and the like, as we looked at earlier, once entered on the Financial Declaration, will be used on other modules, such as the Child Support Calculator and the Net Available Income module and, as in the case of the Asset Division Spreadsheet, data entered on the Financial Declaration will automatically populate when so designated. So by creating the Financial Declaration, the rest of Settlyd comes into play.

In essence the information on the Financial Declaration will provide the foundation for all of the computing power of Settlyd.

And we have designed Settyld to give the user the option to have the client actually input the data onto the Financial Declaration.

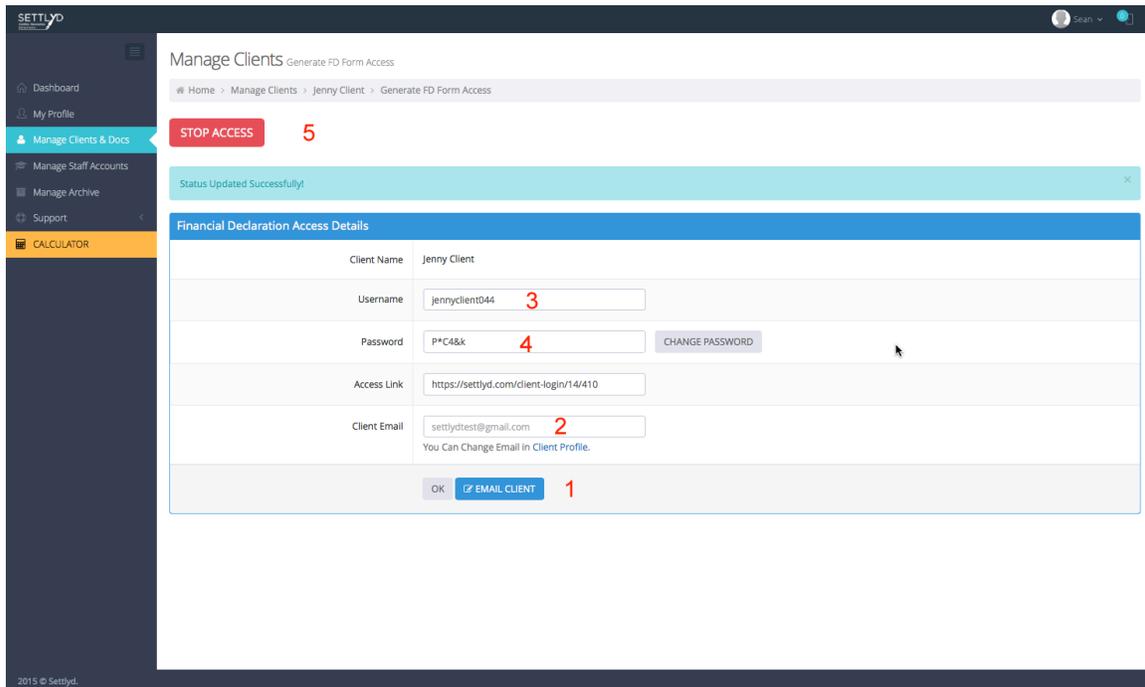
Best of all, from the end of the attorney user, all it takes is a couple of clicks of the mouse.

When you set up your client file, you entered a client email. This allows the client to be sent the information they will need to enter data for the Financial Declaration.



To start this process, go to the main client page and look under the Action tab for the particular client you want to enter financial data. Under the Action tab you will see several options. The first two will allow you to view or edit the client information. The third, with the Red “X” is how you delete a client file. Tread cautiously here (not that you can delete it without subsequent confirmations, but why start it if you don’t mean to.) The final grey tile with the gear symbols is the Financial Declaration Form Access button. (Red Number 1)

Select this and you will open a screen that shows a user name, link and password that will go to your client's previously entered email. You can verify the email and if you need to edit it, simply, from the main client page, select the edit tile and make the necessary adjustments.



When you're ready, from the Financial Declaration Form Access page, select the Blue Email Client tile (Red Number 1) and your work in the process is completed.

The client will receive an email allowing them access to a secure link (Red Number 2) where they can use their unique username and password (Red Numbers 3 and 4) to access a secure module.

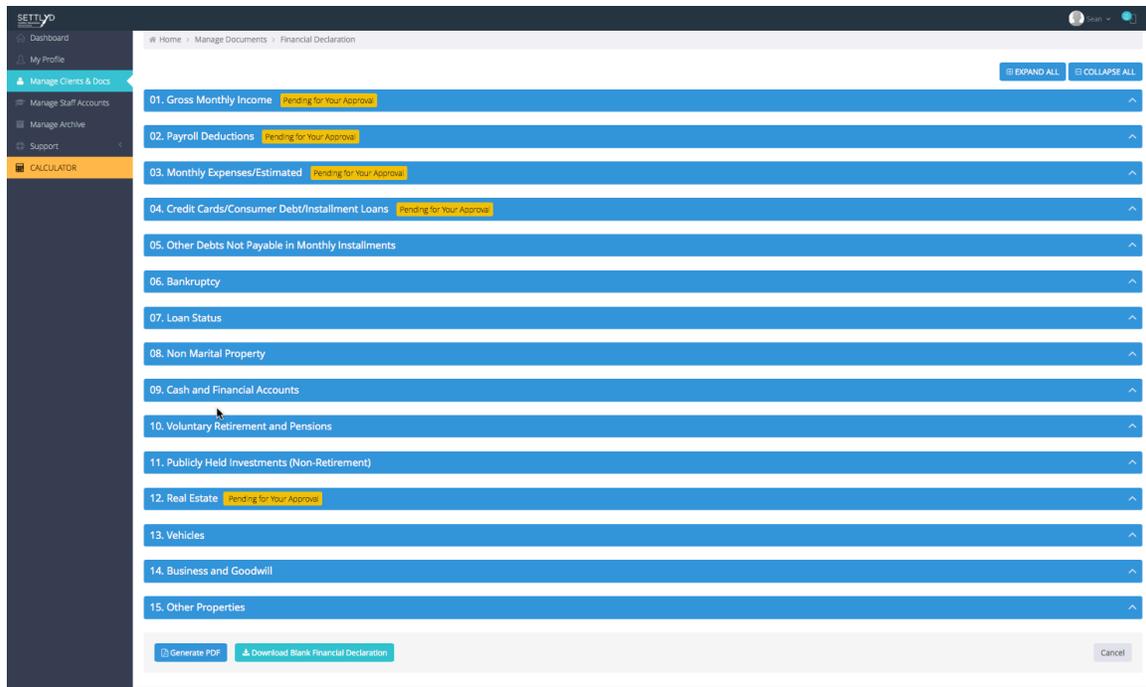
Meanwhile on your client's end, the client will receive an email with instructions on how to use the username, password and dedicated link to access a portal where they can move through the Financial Declaration categories and

enter the data directly. They will even be able to view the practice tips exactly as noted on the Financial Declaration on the user end.

They will save the information as they go along and each time it is saved, it appears on the user end. They have to save it too or it will be lost.

The way the module is designed is to have users log on to initially enter the information. Once they have done this we recommend turning off their access by selecting the button at the top of the screen to **Stop** their access. (Red Number 5) While clients cannot access any other section of Settlyd or any of your other client files, we've designed Settlyd to keep clients from having access other than as designated by their attorney. We don't want to have Financial Declarations modified absent you as the attorney having knowledge of it.

When you log back into, or refresh your screen if you have not logged out after a client has entered financial declaration information, you will see that each category the client has entered information has been noted as Pending Approval. You will review and accept the changes.



It's even possible when a client calls to set an initial meeting to open a client file in Settlyd, email them the link and have the Financial Declaration ready to review during the very first meeting. This means that, taking verification or revisions into account, when the client leaves your office from the first meeting that the Financial Declaration is done. And, this also means that the bulk of the work on the Asset Division Sheet can also be done.

The Financial Declaration will work exactly the same regardless of whether your firm or the client enters the data. You have the complete option of using this feature or not, but that is what Settlyd is about – options for practice integration.

You'll find things are much the same for the Child Support module.

Child Support Worksheets

Child Support calculations. How do you make them unique? How do you provide anything other than a restatement of current formulas? Why wouldn't we just do them by hand?

Some foundational information first.

Nothing in Settlyd changes anything that already exists in South Carolina law. We are not reinventing the wheel and using unique tables or different formulas to calculate child support. Rather we are streamlining the process and providing more tools. The wheel hasn't been reinvented, it's just been put on a nicer car. The worksheets on Settlyd are based on the paper work sheets we are all familiar with and any additional modules look to the South Carolina Guidelines for their foundation.

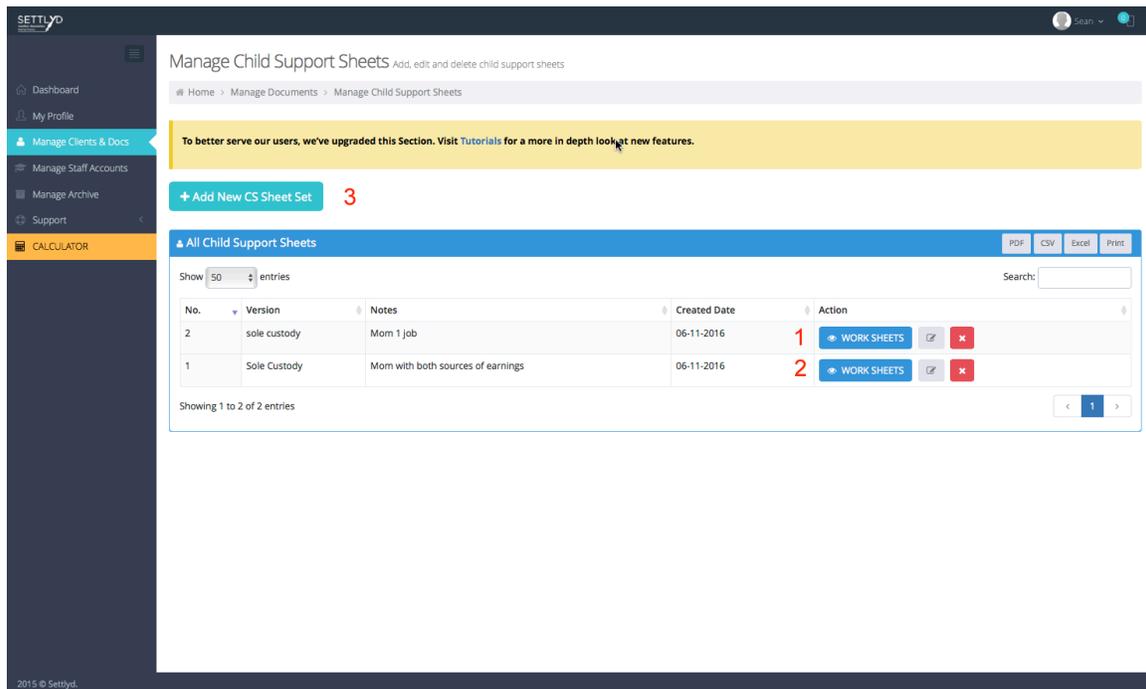
At the center of the Settlyd child support module are the same worksheets, A, B, and C, that you have used for years. We've just incorporated the math into the software. Our user interface offers the same setup you will find throughout the site where all that needs to be done is to move from field to field and enter the required data. We've set up the system to allow data entered on Worksheet A to be populated to Worksheet C and vice versa. All of the results can be printed out in PDF format and all of the data can be saved for later use safely and securely on our cloud servers.

So, enough already, what makes it different on Settlyd.

Well, first, as we set out above, all of the data can be saved. However, you also have the option to save multiple versions of child support worksheets for

each individual client. You can save Worksheet A calculations at different incomes for each party. You can save different versions of Worksheet C calculations with unique numbers for overnights. As many different versions as you need you can save. For each version you can label and annotate to provide for clear identification.

How do you access this you may ask?



Exactly as you would for the Financial Declaration except select the Child Support option. You'll be taken to a page where, as before, if you have previously set up different child support sets you'll be able to edit or if you have not you can select the **Add New CS Sheet Set** and start creating worksheets (**Red Numbers 1 and 2**). As you enter data on one sheet and save it, you will be prompted to migrate the data from one worksheet to other sheets. If you want to save it on another sheet, follow the prompts.

You can also create new child support sheet sets by selecting the **+ Add New CS Sheet Set** button (Red Number 3). Once there you will be able to enter **Version** and **Note** information to have additional options for processing child support.

Settlyd takes into consideration daycare expenses and uses either the estimated deductions for 1 or 2 or more children based on recognized income thresholds. We believe consistency is best and we have adopted this approach set out under the guidelines.

The user interface is straightforward as are all of the user interfaces in Settlyd. You tab from field to field entering the required data and then press **Calculate** and the support figures are returned as seen below in the graphics.

The screenshot displays the Settlyd calculator interface. The left sidebar contains navigation options: Manage Clients & Docs, Manage Staff Accounts, Manage Archive, Support, and CALCULATOR (highlighted). The main area is titled 'Worksheet A' and contains the following input fields:

- Who has custody of the child(ren)?: Client
- Number of Children Supported: 02
- Name:
 - Client's Name: Jenny Client
 - Opposing Party's Name: Billy Husband
- Income:
 - Client's Monthly Income: 5600.00
 - Opposing Party's Monthly Income: 22000.00
 - Any Income Imputed: No (checkbox)
- Alimony Paid:
 - Amount of Alimony Paid: 2000.00
 - Party Paying: Opposing Party
- Alimony Received:
 - Amount of Alimony Received: 2000.00
 - Party Receiving: Client
- Other Monthly Support Paid:
 - Client: 0.00
 - Opposing Party: 0.00
- Other children in home:
 - Client: Select
 - Opposing Party: Select

A yellow banner at the bottom displays the result: **Combined Adjusted Gross Monthly Income \$27,600**

Combined Adjusted Gross Monthly Income \$27,600

Monthly Work Related Daycare Paid

Client	Opposing Party
700.00	\$0.00

Child(ren) Monthly Health Insurance

Client	Opposing Party
150.00	\$0.00

Extraordinary Medical Expenses Paid

Client	Opposing Party
0.00	\$0.00

Percentage Income for Each Party

Opposing Party	Client
72%	28%

	Standard	With 5%
Monthly Amount	\$2,481	\$2,605
Bi Monthly Amount	\$1,241	\$1,303
Bi Weekly Amount	\$1,145	\$1,202
Weekly Amount	\$573	\$601

Net Child Support to be Paid to **Jenny Client**

Generate PDF | Clear | Calculate | Save | READ DISCLAIMER

Worksheets B and C work the same way.

You will also notice that we have an **Excess Calculator**. Under the guidelines there is contemplation of child support that exceeds a combined \$30,000 per month income, but beyond that there is little guidance. Settlyd’s Excess Calculator analyzes income and applicable expenses and returns two options – a continually increasing model and a capped income model to give practitioners the ability to analyze excess guidelines cases to better formulate and consider applicable child support scenarios.

We have also just launched a Third Party custody child support calculator to aid and assist family law professionals in calculating child support when neither parent has custody of a child or children and child support is at issue.

The software is called Settlyd for a reason. We want to provide users tools to resolve and settle cases. By providing a calculator that analyzes different approaches to handling a variety of different child support scenarios, we are able

to provide a quantitative foundation, derived from the South Carolina Child Support Guidelines, that will give information and a starting point for negotiations for attorneys handling these varied cases.

We are also developing an overnight calculator to remove the guesswork from determining the number of overnights in shared custody cases.

Child support, in every case where it is present, is a critical issue. We understand that from both the side of the payor and payee it is critical to have solid information and guidance to allow the respective incomes of the parties to be accurately reflected in the final child support amount.

Net Income Analysis

Everyone knows we don't have an alimony calculator in South Carolina. Sure it would be nice to be able to input some data and have it spit out a presumptive number for alimony, but alas, such is not the case. Try as people might, thus far an accurate algorithm that embodies the statutory factors for alimony has, and probably will continue to, remain elusive. There are some formulas that people use to get in the arena, but at the end of the day alimony is still a case-by-case situation.

However, this does not mean we can't provide tools to help resolve alimony. In fact, that is the basis of the Net Available Income tool on Settlyd. It is designed to be used in conjunction with the other tools, all of them actually, to assist in helping to determine what income is available to the parties from income, child support, and, where applicable, alimony.

The approach is straightforward. Using the current Internal Revenue Service tax tables for computing taxes based off income, filing status, exemptions and other relevant data, Settlyd can perform a basic analysis of what the cost of the alimony will be to the payee and how much the payee will have available after taxes by looking at all available income.

To begin a calculation, as with the other modules, from the client management page, open the Net Available Income calculator from either the dropdown menu or from the client's individual page.

	CALCULATION A		CALCULATION B	
	JENNY CLIENT	BILLY HUSBAND	JENNY CLIENT	BILLY HUSBAND
Income				
Monthly Income	6100.00	22000.00	6100.00	22000.00
Annual Income	\$73,200	\$264,000	\$73,200	\$264,000
Filing Status (LEARN MORE)	Married Separately	Married Separately	Married Separately	Married Separately
Alimony Paid and received				
Monthly Alimony	2000.00	2000.00	3750.00	3750.00
Annual Alimony	\$24,000	\$24,000	\$45,000	\$45,000
Child Support Paid and Received				
Monthly Child Support	2463.00	2463.00	2248.00	2248.00
Annual Child Support	\$29,556	\$29,556	\$26,976	\$26,976
Deductions (LEARN MORE)				
Standard (LEARN MORE)	\$6300.00	\$6300.00	\$6300.00	\$6300.00
Itemized (est.) (LEARN MORE)	0	0	0	0
Exemptions (LEARN MORE)	3	1	3	1
Adjusted Gross Income				
Monthly	\$4,100	\$24,000	\$9,850	\$18,250
Annual	\$49,200	\$288,000	\$118,200	\$118,200

	Standard	Itemized	Standard	Itemized
Deductions	\$6300.00	\$6300.00	\$6300.00	\$6300.00
Exemptions	3	1	3	1
Adjusted Gross Income				
Monthly	\$4,100	\$24,000	\$9,850	\$18,250
Annual	\$49,200	\$288,000	\$118,200	\$118,200
Taxable Income				
Monthly Taxable Income	\$2,575	\$23,142	\$8,325	\$17,392
Annual Taxable Income	\$30,900	\$277,704	\$99,900	\$208,704
Taxes owed				
Monthly Taxes owed	\$348	\$6,900	\$1,789	\$4,718
Annual Taxes owed	\$4,176	\$82,800	\$21,468	\$56,616
Available Income				
Monthly Available Income	\$6,215	\$14,637	\$10,309	\$11,284
Annual Available Income	\$74,580	\$175,644	\$123,708	\$135,408

Once there you will see two separate columns identified by the name of the **Client** and the **Opposing party** (Red Numbers 1 and 2). From here simply enter the relevant data, income, filing status, child support, if any, desired alimony figures, exemptions and deductions by moving from field to field. At the bottom of the page you need only click **Calculate** (Red Number 1 – graphic 2) and you will be able to see, at the entered figures, the monthly and annual net available income. (Red Numbers 2 and 3 – graphic 2)

Then you have an entirely separate column to do a side-by-side comparison. You can enter new alimony figures to compare available income, you can use different income figures, you can do it with varied child support figures or any combination of data you desire.

As with any component of Settlyd, you can **save** your data. As with any component of Settlyd, if you don't save your data, it won't be there when you come back. So, to reinforce, save you data!

When you are ready, you can, as with all Settlyd components, generate a PDF.² Here, with the Net Available Income tool you can print out either or both columns for use however need be.

So at this point, you've laid the groundwork to move on to the final set of financial issues – the assets.

² We've talked about PDFs enough – if you look at the end of the ebook, we've been lucky enough to obtain a sample PDF so you can see what the Child Support PDF looks like. The other PDFs are similar, only with their individual data, captioned and ready for your use!

Dividing the Assets

Many times the asset division in a case seems to resolve itself. Then again, many times it simply doesn't. The reality of the assets is that there are only so many to go around and often times the big picture is best resolved by allocating the assets in either whole or part to best serve the needs of the clients.

Settlyd allows the assets to be processed in several ways.

First, through identifying the assets at the time either the user or the client enters the data on the Financial Declaration, much of the process of identification is complete. Simply by creating the Financial Declaration you have largely completed the population of the Asset Sheet. Sure, you will have to decide how the assets need to be divided (don't worry, we have a tool for that.) By entering the data on the Financial Declaration sheet, when you visit the Asset Division Sheet, the assets will be there waiting for you.

Assets Division Sheet

Generate PDF Calculate **4** Cancel Save

Description	FMV	Debt	Equity	Client 50 %		Opposing Party 50 %		Client 55 %		Opposing Party 45 %	
				Change Asset Division							
Real Estate + Add											
123 Main Street	550000.00	389000.00	\$161000	\$80,500 5	\$80,500	\$83,720	\$77,280				
456 First Street	250000.00	100000.00	\$150000	\$75,000 5	\$75,000	\$78,000	\$72,000				
Total Real Estate	\$800,000	\$489,000	\$311,000	\$155,500	\$155,500	\$161,720	\$149,280				
Total % of Net				50%	50%	52%	48%				
Vehicles + Add											
Joint	16000.00	10050.00	\$5950	\$2,975 5	\$2,975	\$3,094	\$2,856				
Joint	7000.00	0.00	\$7000	\$3,500 5	\$3,500	\$3,640	\$3,360				
Total Vehicles	\$23,000	\$10,050	\$12,950	\$6,475	\$6,475	\$6,734	\$6,216				
Total % of Net				50%	50%	52%	48%				
Investments + Add											
Banking Accounts + Add											
Retirement + Add											
401k	155000.00	0.00	\$155000	\$77,500 5	\$77,500	\$80,600	\$74,400				

The Asset Division Sheet is set up in three columns. The first (**Red Number 1**) lists the assets, their value, identifies any debt related to the asset and ultimately nets the totals of the equity and the debt in the estate. For each asset you have the ability to add notes to better identify the asset, the foundation for the value or any other information about the asset.

The second set of columns (**Red Numbers 2 and 3**) are designed to give an overall division to the assets. For instance if you wanted to have one column represent a 50/50 division and the second column represent a 55/45 (or any other percentage division) you can do this simply by designating the percentages you desire. With a simple click of the **Calculate** button (**Red Number 4** – also at the bottom of the page), the designated division, in Settlyd called the **Default Division** (**Red Number 5** for each asset), will be applied across the board and you will be able to see net numbers in the **Total** section to see not only the total assets to be received by each party, but also the number that it would take to equalize the division to better quantify the division.

You can also, should you desire, apply these default divisions to Nonmarital property. Yes, Settlyd takes into consideration nonmarital property and allows you to exercise any approach you want in allocating (or not allocating nonmarital property).

However, when we were developing Settlyd, we realized that as nice as it would be, not every case is a clean division along percentage lines. Sure at a 50/50 division each party may retain half of the assets, but it may not be 50% of each asset.

Description	FMV	Debt	Equity	Client 50 %	Opposing Party 50 %	Client 55 %	Opposing Party 45 %
Real Estate							
123 Main Street	550000.00	389000.00	\$161,000.00	\$161,000.00	\$0.00	\$88,550.00	\$72,450.00
456 First Street	250000.00	100000.00	\$150,000.00	\$0.00	\$150,000.00	\$82,500.00	\$67,500.00
Total Real Estate	\$800,000.00	\$489,000.00	\$311,000.00	\$161,000.00	\$150,000.00	\$171,050.00	\$139,950.00
Total % of Net				52%	48%	55%	45%
Vehicles							
Joint	16000.00	10050.00	\$5950	\$2,975	\$2,975	\$3,094	\$2,856
Joint	7000.00	0.00	\$7000	\$3,500	\$3,500	\$3,640	\$3,360
Total Vehicles	\$23,000	\$10,050	\$12,950	\$6,475	\$6,475	\$6,734	\$6,216
Total % of Net				50%	50%	52%	48%
Investments							
Banking Accounts							
Retirement							
401k	155000.00	0.00	\$155000	\$77,500	\$77,500	\$80,600	\$74,400
Total Retirement	\$155,000	\$0	\$155,000	\$77,500	\$77,500	\$80,600	\$74,400

For example, someone may insist on retaining a residence in total or may want to keep all of their retirement. Tough to do along a straight 50/50 division, so we designed Settlyd to allow complete control over each individual asset. For example, you have the capability to isolate one asset (or batch process a number of assets in any category) and choose from the following allocations unique to that asset or group of assets.

- Default Division
- Client allocation
- Opposing party allocation
- Unique division in either percentage or dollar value to either party.

By selecting and checking the appropriate box (Red Number 1), then selecting Change Asset Division (Red Number 2), you can alter the division as set out with one of the above options.

When you use this approach, for the selected group of assets they will be allocated as selected and the asset will be coded for reference to show that it was handled differently. (Red Numbers 3) Setlyd will also show for the category of assets the actual division, in the case of the above example, 52 to 48 percent. (Red Number 4)

The screenshot shows the Setlyd Asset Division Sheet interface. It features a table with columns for asset categories and their respective values and percentages. A red number '1' is placed above the 'Amount to equalize' row, indicating the target for adjustment.

Asset Category	Value 1	Value 2	Value 3	Value 4	Percentage 1	Percentage 2	Percentage 3	Percentage 4
Visa 1234	-	5000.00	-	-	50%	50%	55%	45%
Visa 4567	-	5000.00	-	-	50%	50%	55%	45%
Total Credit Cards	\$0.00	\$10,000.00	\$0.00	\$0.00	\$-5,000.00	\$-5,000.00	\$-5,500.00	\$-4,500.00
Total % of Net					50%	50%	55%	45%
Miscellaneous Debts	+ Add <input type="checkbox"/> Change Asset Division <input type="checkbox"/> Change Asset Division							
Other Debts Not Payable in Monthly Installments	+ Add <input type="checkbox"/> Change Asset Division <input type="checkbox"/> Change Asset Division							
Net Estate	\$978,000.00	\$509,050.00	\$468,950.00	\$239,975.00	\$228,975.00	\$257,922.50	\$211,027.50	
Percentage Net Estate				51%	49%	55%	45%	
Amount to equalize					\$5,500.00		\$23,447.50	
Intangibles/ Non In Kind1	+ Add							
Non Marital	+ Add <input type="checkbox"/> Change Asset Division <input type="checkbox"/> Change Asset Division							
Cameras	2500.00	0.00	\$2,500.00	\$1,250.00	\$1,250.00	\$1,375.00	\$1,125.00	
Total Non Marital	\$2,500.00	\$0.00	\$2,500.00	\$1,250.00	\$1,250.00	\$1,375.00	\$1,125.00	
TOTAL NET DISTRIBUTION				\$241,225.00	\$230,225.00	\$259,297.50	\$212,152.50	

When the allocation is completed and the **Calculate** button is clicked then the totals will show the impact of the adjustment on the total division and will give you guidance as to how to reach a 50/50 or other selected division. (Red Number 1) This will allow you to identify another asset or group of assets to adjust to allow the desired total on final allocation percentage to be reached.

Now let's say that as you are working on your Asset Division Sheet you uncover an asset that was left off of the Financial Declaration. What to do?

Well, if you will recall, the Asset Division Sheet and the Financial Declaration sheet are friends, good friends. If an asset is entered on the Asset

Division Sheet, you have the option of having it saved to the Financial Declaration so when you return to the Financial Declaration Sheet all you have to do is generate a new PDF.

As with the other sheets, the Asset Division Sheet is easily generated to a PDF with either one or both columns displayed.

As with the other modules of Settlyd, we have a variety of upgrades planned for the Asset Division Sheet. The basic function will always remain the same, but we plan on including a number of additional tools to make it even easier to use to settle and resolve your cases.

Managing Staff

Another recent change to Settlyd is the ability to have staff accounts. This means that when you subscribe to Settlyd, you have options. We have the following subscription levels.

-up to 2 users.

-up to 5 users.

-up to 10 users.

-If you need more users, contact us at support@settlyd.com and we can create a custom package for you.

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When you have signed up, say for a 10 user account, you need only select from the menu at the left from the dashboard (or any other Settlyd page), the option for **Manage Staff accounts**. From this page you will be shown how many users you can authorize. Select **+ Add New Staff** and you will be taken to

the above page where you can enter information for individual staff members and give them a unique user name and password. (Red Numbers 1 and 2). You will also note a grid where you can select different access levels to determine what an individual staff member can access thereby allowing staff to have different levels of access to data and client information based on your specific needs.

(Red Number 3)

When you sign up with Settlyd, the account under which you signed up will be designated the master account and all other will be staff accounts. For each account there will be one master URL, such as attorney.settlyd.com and each individual user, under each specific plan, will be able to access the account with a unique email and login. The Master Account will be able to designate the level of access for each individual user and to change that access as needed.

Support – If you Need Help

So what support features do we offer with Settlyd. Well, it's our goal that you don't ever need any support. We've designed Settlyd to be intuitive and have a number of built in features that are there to help you if you get stuck.

But if you find yourself still having questions or needing additional assistance, there are an abundance of resources.

First, in the left navigation menu you'll find a growing number of videos addressing overview topics, focused techniques, practice tips, recent updates and other information. We've found that even viewing one of these videos (they're brief – generally about 5 minutes plus or minus) you'll start to get a feel for how the system works. As well, each time a new feature is added to the system, we will provide a training video for it. If you need, we have recently posted a more detailed video that covers using the entire Settlyd suite of software from start to finish. It's long, but if you want to give it a view to see all of the features in action, [here's a link](#).

If for some reason the answer to your question can't be found in video form, please visit our FAQ (frequently asked question) section. The questions there are added regularly when questions come in or if we see an area we want to specifically address.

If for some reason the videos or FAQs don't solve your problem (and we don't want you to have problems) you can, from the Dashboard, open a **Support Ticket** and a specific ticket will be opened and routed to our Settlyd support

team. We make it a priority to respond to these as quickly as possible and, even over the weekend you will hear back from us within 12 hours (if not sooner).

If all of the above fails, email us at support@Settlyd.com and we will contact you directly.

One method we really believe in at Settlyd is training and exposure to the software. While it is not actually support, being on the front end, we believe that if users know the program and have seen it work prior to using it their user experience will be all that much better. If you are interested in having us come to you and conduct a training, let us know and we can make it happen.

A Look into the Crystal Ball

We've learned a lot since we released the software. Mostly we've learned that after a year of conceptualization, design, production and testing, we have just scratched the surface on what we can offer our users. In just the limited time we've had Settlyd available we've scheduled updates well into next year. There will be more. We've discussed some of them in this ebook, but this is just the surface.

Remember, our philosophy, "By Lawyers, For Lawyers" is the focus and goal moving forward, but that does not mean the ideas only come from the two lawyers who started Settlyd. Yes, Guy and I are coming up with ideas, but the real benefit of this software is that it will reflect what we hear from users. Sure, not every idea will make it into the software and some ideas may happen quite fast, but the software will evolve to better serve the family law attorneys and the clients they represent.

So if you see something you'd like to have incorporated, just let us know.

We look forward to hearing from you!

Sample PDF – Child Support

STATE OF SOUTH CAROLINA
 COUNTY OF CHARLESTON

MARY MOTHER,
 Plaintiff(s),
 vs.
FRANK FATHER,
 Defendant(s)

IN THE FAMILY COURT
 NINTH JUDICIAL CIRCUIT

CHILD SUPPORT
 WORKSHEET-A

DOCKET NO.: 2020-DR-10-9999

Description	Client	Opposing Party
Income	\$3,500	\$6,000
Combined Adjusted Gross Monthly Income	\$8,458	
Amount of Alimony Paid	\$1,100 (Opposing Party Pays)	
Other Support Paid	\$0	\$400
Actual Work Related Daycare	\$750	\$0.00
Adjusted Work Related Daycare	\$615	\$0
Health Insurance	\$0	\$150
Extraordinary Medical Expenses	\$0	\$0.00
Percentage Income for Each Party	54%	46%
Other Children in Home		1

No. of Children Supported: 2

Net Child Support to be Paid to Mary Mother

Child Support	Standard	With 5%
Monthly Amount	\$835	\$876
Bi Monthly Amount	\$417	\$438
Bi Weekly Amount	\$385	\$405
Weekly Amount	\$193	\$202