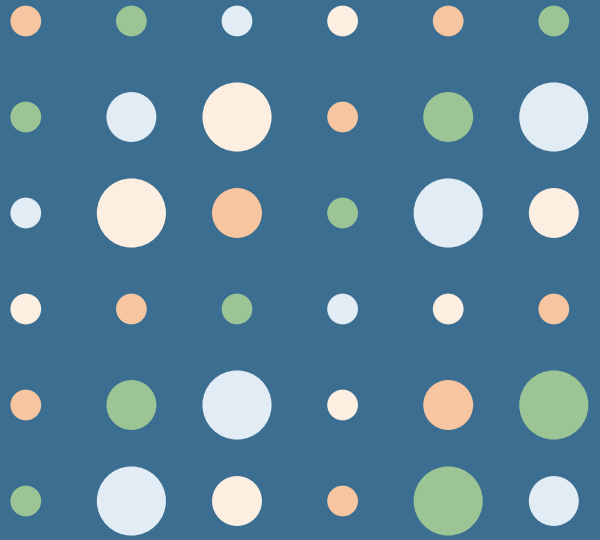




Baby Budget Workbook

The first year, on paper

General educational information, not medical advice.
Check CPSC.gov and NHTSA.gov for product safety.
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First-year budget

Monthly costs x 12, plus one-time costs.

Cost	A month	First year
Diapers and wipes		
Feeding		
Clothes		
Childcare		
Extra insurance premium		
Other		
Birth costs (one-time)		
Gear (one-time)		
Unpaid leave gap (one-time)		
Total		
One-time costs / months until due date = save each month		

Gear list

Need or nice to have, and new or used.

Item	Need	Nice to have	New	Used OK	Cost
Car seat	☐	☐	☐	☐	
Crib or bassinet	☐	☐	☐	☐	
Crib mattress	☐	☐	☐	☐	
Stroller	☐	☐	☐	☐	
Changing pad	☐	☐	☐	☐	
Baby carrier	☐	☐	☐	☐	
High chair	☐	☐	☐	☐	
Bottles	☐	☐	☐	☐	
Clothes	☐	☐	☐	☐	
Monitor	☐	☐	☐	☐	
	☐	☐	☐	☐	
	☐	☐	☐	☐	

Leave and pay plan

Weeks off, pay and the gap to save for.

	Parent 1	Parent 2
Weeks of leave		
Weeks fully paid		
Weeks partly paid		
Weeks unpaid		
State paid leave program?		
Short-term disability?		
Pay gap to save for		
HR contact and date asked		

Childcare comparison

Visit, ask and compare.

	Option 1	Option 2	Option 3
Name and type			
Licensed?			
Cost a week			
Hours			
Ratio of adults to babies			
Waitlist			
Commute			
Notes			

Paperwork checklist

Deadlines come fast after the birth.

First weeks	Done
☐ Birth certificate application	
☐ Social Security number application	
☐ Baby added to health insurance (deadline: ____)	
☐ Employer told about the birth for benefits	

First months	Done
☐ W-4 withholding reviewed	
☐ Dependent care FSA set up, if offered	
☐ Beneficiaries updated	
☐ Will and guardian discussed	

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