

Budgeting for Baby

by: Mike Collins

If you are expecting an addition to your family, or just planning on having a baby in the future, you need to start thinking about how you are going to budget for your little one. Many first-time parents are shocked when they realize how much having a baby can cost. And I am not just talking about the doctor bills. It's all the little things, such as diapers, clothes, formula, baby food, and toys, that add up to cost big bucks!

When my wife and I had our first child, we learned a lot about what we really needed and what was a waste of money. So now that we are seasoned veterans and expecting our second baby, we feel confident that we can avoid the same wasteful mistakes we made the first time around.

Here is a list of 6 things that your baby can live without, followed by 4 things that we could not have lived without:

Baby Wipe Warmer - An unnecessary waste. My daughter never fussed when we used baby wipes that were room temperature. Baby wipe warmers are just an attempt to get parents to spend more money on something they really do not need.

Expensive Clothes - You are going to find that your little one will grow out of his or her clothes incredibly fast. It's one thing to spend a little extra for a nice dress or outfit for a holiday or special occasion. But it doesn't make sense to spend a fortune on clothes that will be worn only once or twice. Instead, choose the lower priced items (as long as the quality is satisfactory), especially for little onesies and sleepers.

Another tip: don't remove the tags from baby's clothes until they are ready to be worn. We have outfits that my daughter grew out of before she even had a chance to wear them. Since we had already removed the tags we were not able to exchange them for a bigger size.

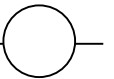
Brand Name Goods - Using generic items instead of brand names can save you hundreds of dollars per month. We used the brand name baby formulas for the first few months and then switched to the generic brand after we realized it cost 60% less. Not only did our little girl not mind the change, she actually seemed to prefer it. The generic brand seemed to give her less gas.

Toddler Foods - When our baby was first learning to eat solid foods, we tried dozens of different flavors of baby food. We thought it was important for her to adjust to the new foods and to try a variety of flavors.

But as soon as she got used to the new texture, we started making our own baby food. Carrots and sweet potatoes worked especially well when mixed in the food processor.

And we never even bothered with the 'toddler foods'. They are an expensive waste. Look on the supermarket shelf and you will see the jars of diced fruits and vegetables 'just for baby'. But you know what? You can cut up a pear or a green bean yourself. It will save you money and you will know that the food is fresh.

Large and Expensive Toys - When my daughter was born we spent several hundred dollars on toys for her to play with, plus we received many more as gifts. We got her all sorts of giant stuffed animals and high tech toys that danced or played music.



Do you know what her favorite toy is? A squeaky bath toy shaped like a crab. It cost \$1.49. She regularly pushes aside all of the fantastic toys we bought her for that inexpensive little crab.

Now I'm certainly not telling you not to buy your little one anything expensive or fancy. Just keep in mind that she may just push it out of her way so she can play with the box.

Baby Walkers - You hardly see these in stores anymore, but they can be found. Skip it. They are dangerous. Stick a baby in one of these and they can wheel themselves into trouble before you know it. There have been horrible incidents of children rolling down a flight of stairs or running into a table and knocking something down on top of themselves.

The 4 BEST purchases we made...

An ExerSaucer - An exersaucer looks very similar to a walker with one major difference...it doesn't move. The exersaucer stays firmly planted on the ground and allows the baby to 'stand' and play with all sorts of toys that are attached to it, plus any other toys you give to him.

My daughter absolutely loved being in her exersaucer and it gave us a chance to get something done around the house while she was occupied. We knew she couldn't get into any trouble and we constantly changed the toys so she would not get bored.

But be warned. Once baby becomes mobile he likely won't want to use it anymore. He can have a lot more fun crawling around getting into all sorts of trouble!

The Best Car Seat You Can Afford - Keeping your baby safe is no joke. Having a quality car seat is vital in case you get into an accident. Be sure you read the manual and secure baby tightly each time you take her out.

Also, contact your local police station and ask them if they offer free car seat installations and inspections. Most towns have a few officers who have received special training on installing car seats. If your town doesn't offer this service they can get you in touch with a neighboring town that does. Even the best car seat is useless if it is not installed correctly.

Bundle Me - Unless you live in a climate that is warm all year-round, a Bundle Me is a great timesaver. It is basically a cozy blanket that fits into a car seat or stroller. Rather than bundling baby up in a snowsuit and blankets, just place her in the car seat and zip it up. You'll be surprised how warm she stays.

It is especially handy when you have the type of car seat in which the base stays in the car and the seat pops out so you can carry it around. You can have baby all snuggled up inside rather than struggling to do it in the cold.

Shopping Cart Cover - You've probably seen them in the supermarket. It's just a cloth or vinyl cover that goes over the top section of a shopping cart. The baby sits in it and it prevents her from touching the shopping cart with her hands or mouth.

Many people will argue that this is unnecessary, but I see it as a valuable safety device. Countless numbers of hands have touched those shopping carts and who knows what kinds of germs they left behind. Keeping my little girl healthy is more than worth the \$20 expense.



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