

# Can You Afford a Baby?

**B**abies sure are cute and cuddly – and expensive! Some studies have shown that adding a new baby to the family can increase your bills by \$500 per month, depending on if you choose to breastfeed or use formula.

Building and sticking to a budget will be one of the biggest adjustments you may experience after baby arrives. Use pregnancy to prepare financially, stashing as much money away as possible into a savings account. The further you can get ahead, the more confidence you will have in yourself to adequately provide for your baby.

## FORMULA

While breastfeeding is regarded as the best option for feeding your baby – and for maintaining your savings – it is not always a viable option. Parents who turn to formula to provide the essential nourishment for their baby may be surprised by its cost. A typical container of formula that



makes 60 fourounce bottles can cost more than \$30. Keep in mind that before your baby switches over to real milk at age 1, they can be guzzling about four 8-ounce bottles a day.

## DIAPERS

Proper diaper changing – every time your baby soils or wets the diaper – leads to about 70-80 changes per week. That's

a lot of diapers and a lot of money. A large box of name-brand diapers can cost more than \$40. You can help defray some of these costs by stocking up during pregnancy. Ask guests at your baby shower to bring a box of diapers in lieu of a gift. Or simply budget to pick up a box of diapers every time you go grocery shopping. Your stockpile will be full in no

time.

## THE OTHER COSTS

As most new parents can attest, spending on baby begins well before the birth. The simple task of completing a nursery can hit your wallet in a hurry. There's the paint, the flooring, the crib and the furniture. Before you know it, you're hundreds of dollars down in anticipation of your little bundle of joy. While buying all new items for you baby is part of the fun of being pregnant, don't be afraid to accept hand-medowns. You also can find perfectly functional furniture at yard sales, flea markets or antique stores that, when properly reclaimed, can be charming and less expensive.

# HEALTH

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