



Budgeting for a Baby

A Guide to having a Baby on a Budget

hi there

If you are an expectant parent, having and raising the baby on a budget will be important to you. You might be trying to find the perfect baby budget planner, creating baby budget excel sheets or baby on a budget checklist, and searching for affordable baby budget shops. A monthly baby budget or baby budget for first year, different budgets for pre-borns and newborns are necessary too. It's very easy to give in to temptation and spend way over your budget when there are so many adorable baby products to splurge on. Even though we rationally know that babies do not need so many things, our emotions might tell us otherwise. Combine that with marketing campaigns that make us feel like we absolutely have to buy more, and it is no wonder our money disappears before we even know it.



That is why this special budgeting eBook will be helpful for you. Filled with resources and tips that are practical and sensible, it is particularly suited for you and for anyone waiting on a little one. You are sure to find ideas that help you on this journey and enable you to better manage your financial situation. It also has printable baby budget templates at the end to help you along.

Being smart about your budget does not mean that your little one does not get to enjoy good accessories or that you spend like a miser. Spending your money wisely will help you get things of value and worth without burning a hole in your pocket. Let's dive in and look at some things that will help you with budgeting and spending when you have a baby.

Cutesy Cup

CHILDREN'S BOUTIQUE



Before The baby arrives

Here are some things that you can do for starters before your little one makes an entry into the world.



Maternity leaves

If you are a woman working during most months of your pregnancy, plan ahead on details such as when to leave work and the number of pay days and leaves you have. This will help with budgeting for your maternity leave. Since everyone has different privileges at work depending on the kind of job and employment status, this has to be done by you with thoughtful attention to your circumstances.



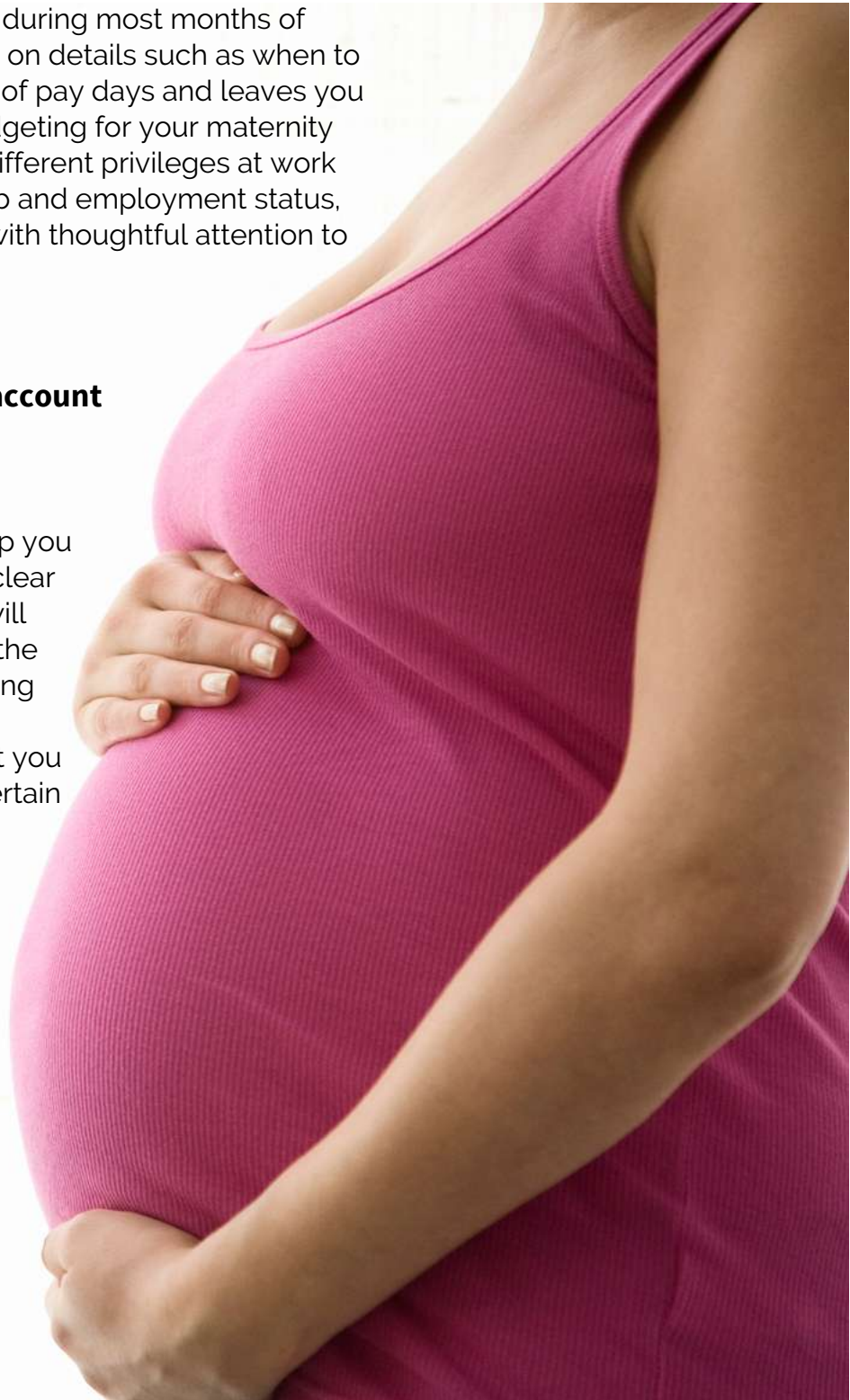
Open a separate bank account

Opening a bank account exclusively for expenditure related to your child will help you with saving money. Have a clear idea about how much you will spend each week and over the time period you're not working before the baby arrives. Be realistic in your goals so that you do not set yourself up for certain disappointment.



Reward yourself

Reward yourself with small gifts when you stick to your plan or reach a savings goal. This will keep you content with the work you are putting in.





Collect stray coins

The practice of saving stray coins or putting them in a money box instead of spending them on miscellaneous things will prove to be a good investment. Don't forget that many drops of water make the ocean. And many coins will add up to a substantial amount over time.



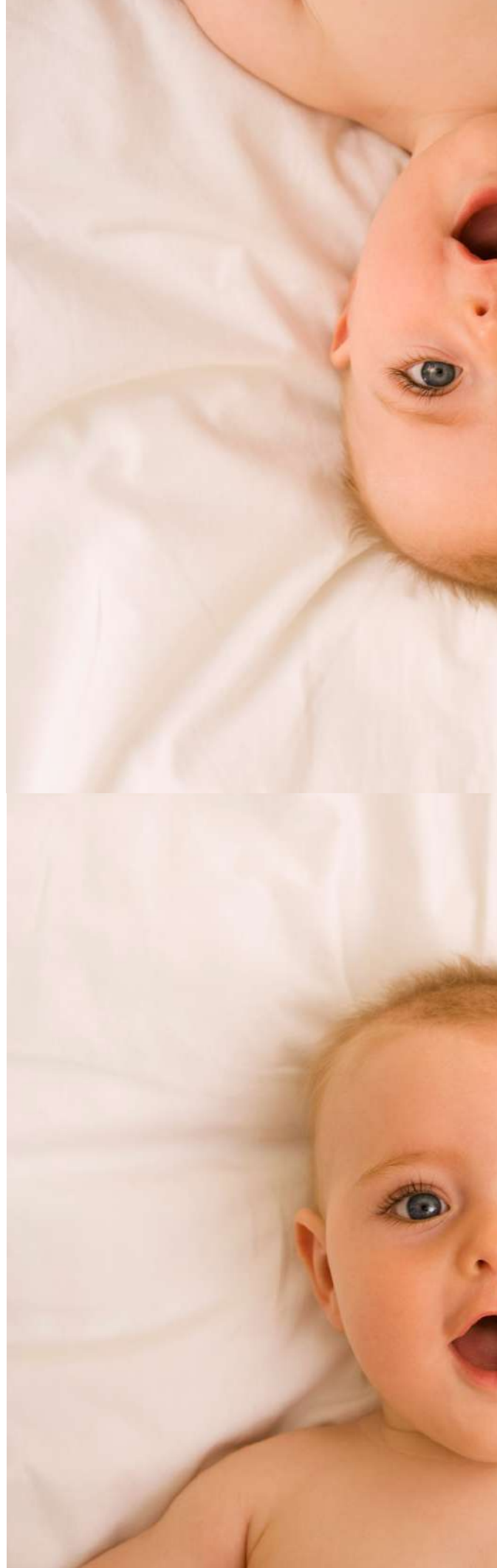
Testing kits

Do not spend too much on pregnancy testing kits when you are trying to conceive. Buy packs with more than one test so that you have backup in case one doesn't work or you have to recheck. You don't need to buy expensive tests since the cheaper ones work equally well.



Fitness matters

If your gym membership or fitness training is very expensive, a good alternative is home exercise video sets or home workouts available online. You could also team up with others in your neighborhood or friends and start your own exercise groups. You can meet up at alternate homes or the park. Take benefit of community centers and classes that happen there.





Eat well

Make sure to eat healthily and well during your pregnancy. Try to cook more at home if you are in the practice of ordering food from outside a lot. Various websites like [Rockin Mama](#) have delicious and easy recipes you can try out.



Beauty and cosmetics

Try to cut down on your beautician appointments, at least for a short period of time. Get makeup and cosmetics products from generic stores. They do their job well and are much cheaper than ones from exclusive stores. This will help you save a whole lot of money. You can also figure out your own skincare or beauty product recipes for a fresh and healthy look by searching online and going through websites such as [Don't Mess with Mama](#) and [Good House Keeping](#).

Things to do early in pregnancy



- Plan in advance and try to club together all your remaining leave days at work so that you can have more time off after the baby is born. Speak with your Manager as well as your Human Resource Management team to ensure that your job will not be jeopardized by taking maternity leave.
- Be clear about the various legislations that you come under and the benefits you can avail yourself of. Also, know the legal duties and responsibilities of your employer towards you. Check out some helpful tips for when you return to work at [Quill](#).
- Find out if there are other means by which you can get more days off from work. For example, you might be entitled to work for a period of time on half-pay. This can come in handy in case you have to spend more time at home than you originally planned.
- Discuss the circumstances of your job and your leave situation with your partner. Talk about their leave entitlement and how long they can be at home as well.

- Shop wisely for new clothes during this time. Visit discount sales and stock clearances or borrow clothes from others who might offer them to you. Get accessories like belly bands which will help you wear pre-pregnancy clothes so that you don't have to buy an entirely new wardrobe. Check this link for more maternity wear ideas at [Cutesy Cup](http://CutesyCup.com).
- Look for good pregnancy exercise classes online or at your local community center to help you keep your body fit and healthy. This will help you save money as personal trainers will be expensive.





Income vs Expenditure

What does your baby really need?

- Set down and take stock about how you spend your money. If you are in the habit of giving in and buying whenever you see something that you like, know that you have a large company of others who do the same. Don't beat yourself up about it but try to change it over time. Most of us tend to buy stuff that appeals to us on an impulse. However, buying whatever you want will not help you be smart about your budget.
- We all know that baby merchandise that looks adorable has a magnetic power that draws us to them. Most of the time, we end up buying for our own joy and pleasure at the thought of our baby having all these cute products. But babies don't really care about the adorableness of their accessories or the fanciness of their designs as much as you.
- What they need is to have their basic needs met and feel comfortable wherever they are. Keeping this in mind will help us make better choices on what we buy for them. Check out our blog at CutesyCup for useful and practical advice on these matters.
- It is easy to think that one more item, one more onesie, or one more toy-set won't be too much. But over time, you will have a host of accumulated stuff, most of which won't ever be properly used. And your pocket will be lighter after every visit to the store or every online browsing session. Overspending on products that are not really necessary for kids has created financial difficulties for many a parent.

- Make separate lists of what your baby needs and what you might like the baby to have, even if it isn't a need. Use different color markers to write them down and strike out the ones you buy. Try to see if items on your list of things that might be nice to have but not necessary can be found at thrift stores or sales.
- Devise ways to limit your spending every month. If your partner is prone to spending more than you, keep each other accountable and place restrictions.
- Avoid the use of credit cards or anything else that might let you spend more than you have.
- Think ahead and map out concerns regarding legalities, guardianship, current will, and so on. While we hope to never have to worry about these technicalities and paperwork anytime soon, it is better to be prepared for any unforeseen eventuality. It will be a good way of caring for your child.
- It is very important to get expert advice on insurance policies and how they cover income protection, death, and accidents. Make sure that you discuss these with someone in the field.
- Keep an organizer and track how your weeks go. Plan meals early so that you don't have to stress about them at the last minute. Make your shopping lists a week beforehand so that you have all the cooking ingredients or other materials you need over the week ready at hand. Check this link for healthy and easy recipes that can be planned ahead:
- Baby equipment can be quite pricey. And they might be hard to carry around, especially when you are traveling. There are places to hire baby equipment from rather than buying them. The following sites offer rental and hire services that will lower cost and be particularly helpful during travel:
 - [Baby Sway](#)
 - [Travel Mamas](#)
 - [Baby Quip](#)
- We all know that laws and policies change as the political party in power changes terms. Be aware of the various rules, entitlements, and policies regarding your rights, healthcare, salary, days off, and other important things. It will help you in the long run. Getting parental pay leaves, availing government plans and bonuses, or other advantageous financial schemes will be of great use to you as well.



Ways to get Free Baby Products




- Ask friends and family if they have baby items that they want to give away or no longer use. They will be more than happy and thrilled to help you. You could also ask at your workplace or local community groups and arrange to collect things from those who respond.
- If you need to give something back to those who give you their things, think creatively. Try making handcrafted things for them if you are good at it. You could also cook a meal for them or give back something that you no longer use but is in good condition. It will also create a good bond between you and the other person.
- Take donations or look for products from yard sales or council clean-ups. A lot of these things will be given away for free and they will be in good condition to use. They might save you a lot of money.
- Community centers, welfare organizations, or churches might have programs where accessories and goods are donated. This could come in very handy, especially if you are struggling financially.



- Try to give away your things, making sure they are in good condition. When you receive something for free, try to hand it out to someone who needs it after your use with it is over. Don't hoard things.
- Go along when others plan to treat you or throw a baby shower for you. You will get plenty of gifts and goodies at the shower for yourself and your baby. Ensure that you don't stock up on too many baby goods before the shower so that you don't end up with too many items of the same kind. Taking stock of the gifts will help you to then spend money on the other things that are important to have.
- Don't discard clothes of your older kids in case younger ones can use them. Keep them safely, neatly folded in a proper space.

- Clothes can be handed down amongst family and friends when the child grows out of a specific size. Children grow very fast and so many of the clothes, particularly the ones for big occasions, might not have been worn too many times.
- Be honest about what you need when people ask if they can buy something for you or your gift preferences. Don't worry about things being too expensive but let people decide how they want to help you meet a need.
- Have a clear idea of what you really need. Make lists to know what the various things that you will need to get are before the baby arrives.



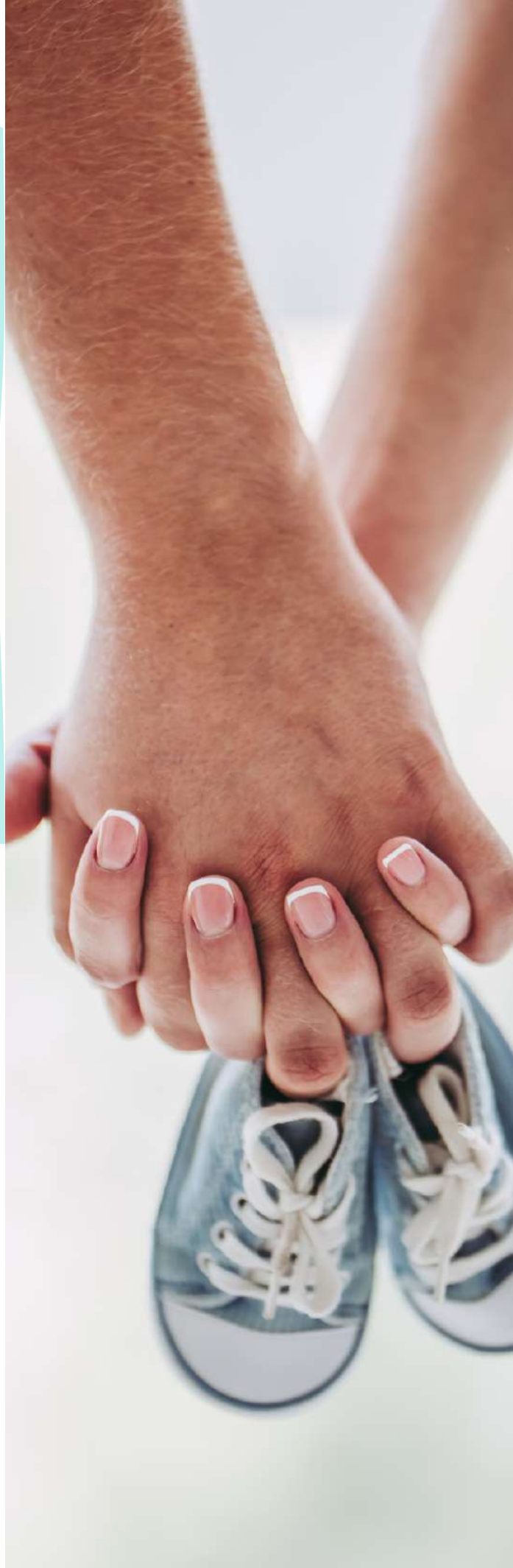
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- Ask for products that you will regularly need such as wipes, cot sheets, creams, and other toiletries. These being stocked up will never hurt as you will be using them every day. They are also products that take up a lot of money since you use large quantities of them. So, asking for such practical things to be gifted will save you money as well.
 - Functions or ceremonies done after the baby is born will also bring a lot of gifts with them. Durable items or long-lasting things like jewelry or china will be good gifts to keep. If people ask you what you would like, make sure to give them thoughtful answers.
 - Invest in materials that will let you make your own stuff. The internet is full of DIY tutorials and easy and useful ideas. You could also visit shops or boutiques and try to recreate the products they have at home. Try new things out and get creative. You might be surprised by how easy some things are to make, have fun, and save money in the process.
 - You can ask for free samples of products when you visit stores. If you do ask, you might end up with a good collection of lotions, wipes, and toiletries that are given away for free as samples to customers.



- Take the step to plan your budget even if it scares you. Unless you face the problem, you will not be able to get around to solving it. You will need better budget plans to ensure that all your money does not slip away from you after your baby is born.
- Set time apart to do budget planning and make sure that you are not stressed or feeling worn out. Work with your partner and spend time on planning when both of you are not in a hurry.
- There are websites that help with budgeting for families such as [Simple](#) that can be of help.
- Make your own baby budget planners, excel sheets, or checklists to write down all your needs. Use multiple columns to list out your income, regular expenditure, and leave some funds for unexpected expenditure as well. You can also make use of budget planners or worksheets like this one at [The Balance](#).
- Keep a budget tracker and make sure that you note down all your expenses over a fortnight at the least. Do not leave anything out. This will let you get a precise look at how your money is spent and help you in your planning.
- Sit down and review your budget every month with your partner. Have clear communication and see how you can curb unnecessary expenses or invest more in something that is needed. It will be worth your time.

Conversing with your partner about money

- Make sure that you have serious conversations about money with your partner. It might not be an easy thing to do or sustain, but it is absolutely essential. Be patient with it and communicate with clarity so that you are on the same page as them.
- Look at your bank account arrangements and see if a joint account for household expenditure would be helpful. Do that if it will keep you accountable and make the whole process easier.
- Talk about how you are going to manage changes in spending or if you are planning to drop to one wage etc. Make columns for what you need and what you would like to have. Try to meet the needs first. Be realistic and set apart money for miscellaneous treats as well.



- If you are both working, see you can live on one wage or by taking only a minimal amount of the second wage during the time of your pregnancy. In this way, you can save a lot of money for when the baby arrives.
- Think about alternate arrangements like weekly allocations of money to ensure that you stick to the budget. If one of you is more careful with how they spend, think about whether they can handle all the finances if both of you are comfortable with the idea. This may work very well for some people since there is mutual trust and understanding.
- Be aware that money can cause a lot of friction in relationships. Have honest conversations about your spending and saving habits. See how they can be adjusted better. Try to control them and don't let your money rule over you.
- Try to clear any debts you have before the baby arrives. Your income might reduce, and your spending increase when you have to care for a baby and meet all its needs.



- Financial advisors could be helpful in working out plans. If you find yourself already struggling to pay your bills or living on your current income, they might aid you in finding saving plans, worksheets, and other templates that could be suited to your situation.
- Seek the advice of others you trust who have already lived the same experiences as you. They might have many tips and insights on how to budget practically.

- If you are worried about paying loans or meeting mortgage payments on time, discuss what your options are with the lending institution. They are more likely to be lenient to you if and when you find yourself in difficult circumstances once you have spoken to them beforehand.
- Be ready to completely change many habits or ways of living that you currently follow. Don't assume that you will figure out how to manage your finances on the go after the baby is born. Planning in advance, even by a couple of months during your pregnancy, and being mentally prepared will help you with the changes that come.

How to resist spending Too much



Even with a lot of determination, it can get pretty difficult to not splurge on baby products. Here are some practical tips and tricks keep yourself in check when you are out shopping

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- Be clear about your budget, keep it in mind, and make sure that you don't overshoot it.
 - Avoid using credit cards and instead, rely on cash.
 - Take along a friend who is good at handling money so that they can keep you in check if you are tempted to spend unnecessarily.
 - If you really need to get some new clothing but don't have a huge budget, check out our collection of clothing below \$12 at [Cutesy Cup](https://www.cutesycup.com).
 - Check policies on return, warranty, money back guarantees, etcetera in case you change your mind later.
 - Don't go shopping to release stress or when you are tired since it might cloud your judgment. It might make you buy things without objectively thinking through them.
 - Have lists of things you really need and prioritize them. Try not to spend too much on anything that does not appear on that list.
 - If you find yourself very tempted to buy something that you don't really need, put off buying it immediately. Come back to the product half an hour later after thinking through and see how you feel about it then. You might end up not wanting to buy it at all after clear and extended reflection.





- Let your brain and not your heart decide what things you should own. Otherwise, you might end up regretting many of your purchases as they serve no real purpose.
- Keep strict limits on the time that you spend on Internet shopping sites. Unsubscribe from emails advertising products from such sites.
- Keep reminders on your phone or a bill that is to be paid in your purse so that you have reminders to not spend too much on a shopping spree.
- Be clear about what you want to buy and don't go into too many shops since the temptation to buy more things will increase the more you wander around stores. Set time frames for how long you will be out shopping, and don't spend more than a few hours out. Shopping through an entire day is more likely to make you splurge on unnecessary products.





A safe and comfortable cot and mattress.



Wardrobe space



Toiletries, nappies, wipes, baby lotions.



Back-pack or sling bags to carry babies around such as these at [CutesyCup](http://CutesyCup.com).

What newborns need



A good change table and diaper changing pad. See our [website](http://CutesyCup.com) for good diaper bags and pads:



Baby clothes that suit them and keep them comfortable.



Baby Bath



Prams, Car-seats which can be adjusted as the baby grows.



A floor rug or floor mat that is comfortable to lie on for the baby.



Sheets, comforters, or blankets that will keep them warm. Try to make sure they are made of good materials.

Other Needs as Babies Grow



Devices like power-outlet protectors



High-chair for comfortable eating



Childproof gates, locks for cupboards, cabinets etc.



Play gym

Accessories like rocking chairs, baby monitors, multiple play gyms, or a large number of clothes to choose from might be nice to have but are not essential.

Things that your baby really doesn't need



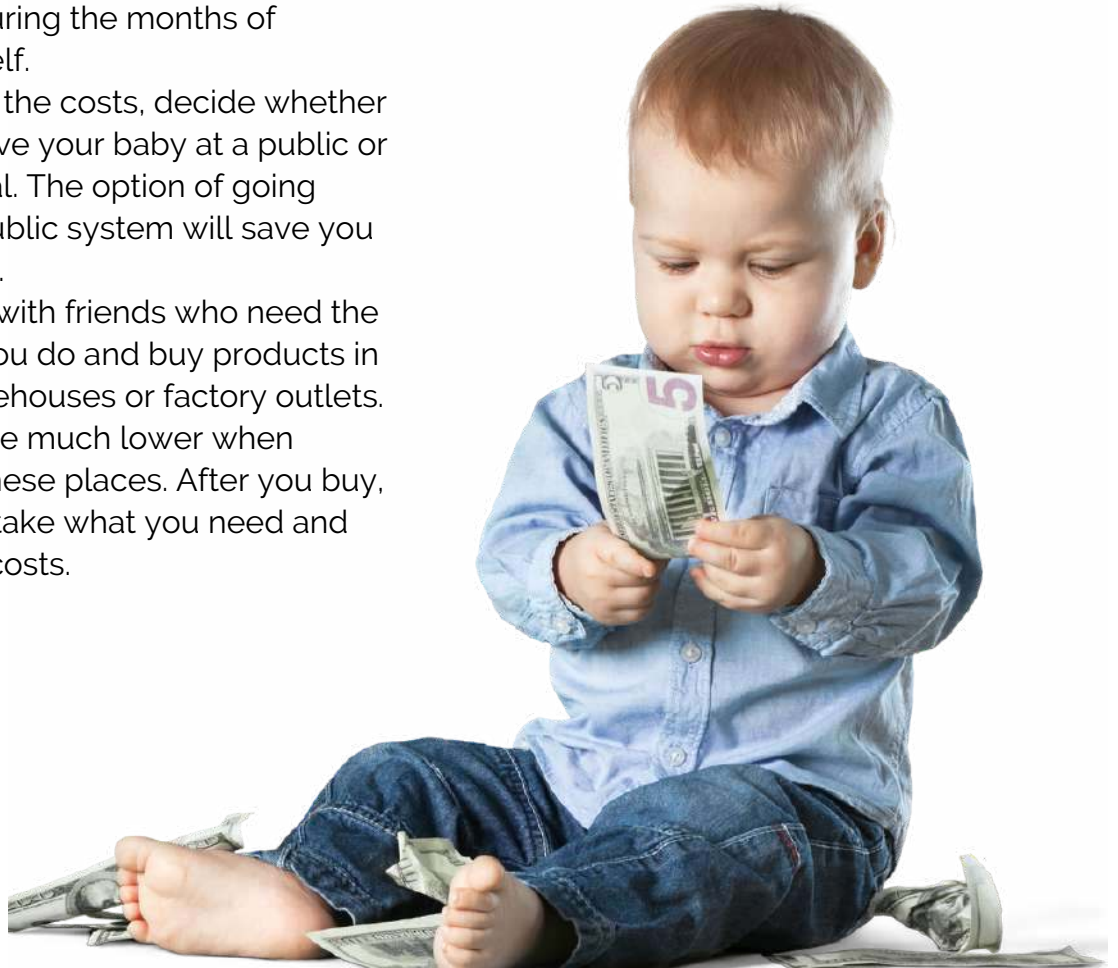
- Baby hammocks, bean bags, cot wedges, walkers and other such equipment. They are not always safe and might end up stressing you out. They might not be helpful to the baby as well.
- Very tiny blankets, multiple cute outfits, socks, mittens for when they are born, or other things that your baby will outgrow within weeks. They might look adorable but are not worth spending a ton of money on.
- You don't need too many options of cream, lotions, or shampoos to choose from or products of the most expensive merch line. Having the basic soaps, shampoos, moisturizers, lotions, and oils that are good and sensible will be more than enough.
- Nappy disposal units or systems that are super expensive and will need continual maintenance. Recycle shopping bags for better, cleaner disposals.
- Too many medical advisors or alternative health programs and therapies. Lean towards tried and tested health practitioners more than the newest thing on the block. Many of them might not be suitable or scientific, and will waste your money.

If you find that you really want to get something that you don't necessarily need, take time and reflect on it for a couple of days. You might get a better understanding of your needs by then. And in the meantime, you might realize that you don't really need this as much as something else, which you can then think about getting.

More helpful money-saving tips



- Have conversations with your health insurance provider about what you are covered for under your insurance plan. This will help you make decisions about which hospital to go to and how much you might need to spend.
- Check the consultation fees of the different obstetricians in your area and compare them while keeping quality in mind. Consult those who have affordable prices.
- Do the same when you are trying to find a pediatrician. Make sure that their fees are reasonable. Start the search for a pediatrician during the months of pregnancy itself.
- Depending on the costs, decide whether you should have your baby at a public or private hospital. The option of going through the public system will save you a lot of money.
- Plan together with friends who need the same things you do and buy products in bulk from warehouses or factory outlets. The cost will be much lower when buying from these places. After you buy, you can each take what you need and divide up the costs.
- Try to limit the use of formula, feeding bottles, and sterilizing equipment as they are quite expensive. Breastfeed your child as much as possible since it is healthier and much cheaper. So, it ends being the best choice for your baby as well as for you.
- If you are going through a very difficult financial situation, talk to the doctors about the availability of payment plans. If there are options to lower the fees, do avail them. Speaking to the doctor about your situation might help you well.



- Try not to buy everything you need for the baby in one go. Stock up on essentials over the many months of pregnancy to evenly distribute your spending over a period of time. You will have a lot of stuff stored by the end.
- You don't need to buy too many socks or shoes for your baby. They will be carried around for the first many months. Even after, they will be barefoot as they learn to walk most of the time. It isn't until your toddler is stepping outside that you need proper shoes. So, don't spend too much on tiny shoes that they will outgrow too soon and never really use.
- Be very careful that you don't fall for marketing gimmicks and buy more than you need or can afford. Making you spend your money is what every store and product line aims to do. Be clear about what you are going to buy and know where you will look for it.
- Avoid going shopping when you are fatigued or stressed. If you are in the habit of browsing shopping websites or window-shopping as a way to kill boredom, try to let go of that habit. Spending because you are in the mood will only lead to regret and an accumulation of unnecessary products.



- Keep an eye on flyers, advertisements, and posters in your locality as they might have news of good deals or discounts. Clearance sales and garage sales will also give you products for lower prices than if you were to buy at other larger stores. Always make sure that you wash and clean the products well before using them.
- Ask for hand-me-downs and other clothes from close family and friends. Most of the kids' clothing might have been worn very few times.
- Keep tabs on special offers, sales, and coupons available in stores or online. This could save you plenty of money in the long run. Be smart about your choices and alert to any new discounts that might get you something you really need..



- Sign up for websites that have daily discount coupons or updates on the different sales happening. However, this could tempt you into buying every new thing that has a discount just because you think it is cheap. Make sure you only buy what you need.
- Ask for free samples, trial packs, and similar things in stores. Try joining online spaces where you can get freebies that you can try out.
- Enter competitions or events if they require little of you. You may not like what you get if you win, but you can sell them and get a little money.
- Check between different stores and how they price the same products so that you can go for the most reasonable one. Take time with your purchases. Ask for discounts, especially if you are paying by cash. Be an aware and thoughtful customer.
- If you are buying a lot of products from the same store, don't hesitate to ask for a discount or bargain. Companies want you to buy as many of their products as possible. So, when you are spending much at their store, they are likely to appease the customer and give you some discounts.
- Try out different brands that you haven't tried before, particularly the cheaper and more generic ones. They have quality products as much as the exclusive and high-priced places. Don't worry about prestige or brand name, but rather think about the use value, durability, and efficiency of the product. Don't bother too much about what others will say as well. This will save you a lot of money if you are willing to try it out.
- Try to order in less. Cooking at home will save you a lot of money, and the food will be healthier than take-out.
- Search online for sites that sell directly from the retailers. This will cost lesser than getting it from other sites. Also, look for websites that sell second-hand products. Some of these products might be brand new as well.
- You are more likely to spend lesser money in the long run if you buy products in bulk. Nappies and other toiletries that are used every day run out soon. Getting them in larger quantities might also get you better deals and discounts saving you a lot of money.



Things to spend on



Try to buy new car seats rather than second-hand ones when you need them. New ones will come with a warranty, and you will know where you got them from. You will also know if they are safe to use.

Get a new cot if what you have is a rusty old one. Babies will spend a significant amount of time in their cots, and you don't want them chewing rusty rails or paint that is falling off. Ensure that there is a comfy cot mattress also.



Invest in a good high chair that is safe, comfortable, and pleasant to spend time in for your baby. Many of their baby hours will be spent sitting in these chairs before your baby grows up.

Get good nappies made of quality material. Cheaper ones will be less absorbent and comfortable. They can also cause discomfort to your baby, rashes on the body, and prevent them from getting good sleep.



Spend money on healthy food and getting good nutrition during the month of your pregnancy. This does not mean that you have to spend an exorbitant amount on food. Planning in advance, making smart choices, and deciding what you need will keep things orderly.

Consult your doctor as needed and take good care of your health when you are pregnant. Visit the dentist at least once during this period since a bad dental condition has been found to have a direct link with premature births. Do what you can to keep your body in good health.



Get clothes, bras, and other necessities, making sure that they are comfortable. Ensure that your shoes and other footwear are also suited for you. If you try to save money by wearing uncomfortable shoes, you might end up having to spend more money fixing the problems that the shoes cause to your body.



- Once your baby has grown a little, you can trade the clothes that they no longer use as well as maternity clothes. Baby equipment, furniture, and other things that are no longer necessary can also be sold to others in need.
- If there are family members who are willing to take care of your child, avail of their help. Try your best to give them a fee if they are willing to take it, for the work that they're doing is hard work.

Saving money as your baby gets older



- If you have the option to stay at home and work, avail of that option for as long as possible. If you start a job that is remote and lets you spend more time at home, it could mean less stress for you, and the baby will be happy. It will also save you daycare fees.
- Search and find the fees of various childcare centers in your locality. Once you have to send your child to daycare, compare the fees and the services that each place provides before you decide on one. Make your decision wisely.
- Try to cook more at home if you are in the habit of ordering in or getting specially prepared food for your child. Home-cooked food will be better for their health and nutrition. Feeding them the same food as what everyone else in the house is eating will do them good. Find easy recipes that take little time to cook. Plan ahead and freeze meals to go throughout the week as well. All of this will help you and your child in a number of ways.



Baby Needs Checklist

- Cot and mattress

- Sheets, comforters, blankets

- Change table, diaper changing pad

- Wardrobe space

- Comfortable clothes

- Toiletries, nappies, wipes

- Pram, Car-seat

- Baby bath

- Slip-proof, comfortable floor rugs

- Baby back-packs or sling bags

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ebook useful and fun!
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ebooks and a host of wonderful baby
and toddler clothing.

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