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Guide
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Pregnancy

Pregnancy Attorney Offers Tips to Help Expectant Parents Prepare

Pregnancy is a time of great change. Watching the belly grow and getting the nursery ready are exciting milestones. However, "Pregnancy is about more than doctor's appointments and layettes," says Brette McWhorter Sember, retired attorney and author of *Your Practical Pregnancy Planner: Everything You Need to Know About the Legal and Financial Aspects of Preparing for Your New Baby* (McGraw- Hill, 2005, ISBN 0-07-143877-7, \$14.95). "Pregnancy is a time of new responsibilities and choices, legally, financially, and practically. Expectant parents have a lot to prepare for and many parents are simply unaware of the many decisions they need to make. My goal is to help pregnant moms and dad get organized during pregnancy and make informed decisions."



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Sember offers these tips for expectant parents:

1. Know your rights. New and expectant parents need to educate themselves about informed consent, the right to refuse treatment, the right to a second opinion, the right to ask for additional newborn tests not required by your state, emergency leave during pregnancy, maternity and paternity leave options, The Pregnancy Discrimination Act, newborn screening choices, and your rights with regard to your own and your child's medical records. Pregnant women have a whole host of rights that they are probably not aware of.
2. Create budgets. Pregnancy is an expensive time. Not only are you purchasing an entire new wardrobe for yourself and paying for frequent medical care, but you're also buying pregnancy books, paying for childbirth classes, and buying everything you need for your baby. Creating a pregnancy budget will help you plan for these expenses. It's also essential that parents create a parenting budget, so they can see how much they are going to spending each month when they add in the cost of diapers, wipes, formula, baby clothes, and more once they are parents. In addition to this, parents need to carefully compare their health insurance policies so that they can choose the one that is most beneficial to them to use as a family plan. Flexible spending accounts (FSAs) are an important tool that can help expectant parents manage medical costs.
3. Plan for the future. Pregnancy is the doorway into your future as a parent. Take the time now to think about things such as wills, guardians, life insurance, and college savings accounts. It can be difficult to think about things that seem unpleasant or far away, but taking a few minutes now to create plans for the future will allow you to feel comfortable and know that everything is in place and your family is protected.
4. Ask questions. This is a time in your life when you're

making major changes, so don't take anything for granted. Parents need to understand their right to question their health care providers about treatment and get real answers. If you're going to be using child care, you need to start planning before your baby is born. Interview day care providers using the questionnaires in "Your Practical Pregnancy Planner". It's also essential to ask questions of your insurance agent to find out what kind of coverage exists for a sitter or nanny using your car. Some parents are unpleasantly surprised to learn that if they don't add the nanny as a driver, she's not covered.

5. Get organized. While you're waiting (and waiting and waiting) for your baby to be born, use this time to get organized. Do a safety check of your home, including tests for lead paint and radon. Try different layouts for the nursery using graph paper and to scale drawings before you start moving furniture back and forth. Sign up for free newsletters and magazines so you'll have an ongoing source of information. Stock your pantry and freezer so you don't run out of things the first few weeks the baby is home.

Your Practical Pregnancy Planner: Everything You Need to Know About the Legal and Financial Aspects of Planning for Your New Baby is filled with legal, financial, and practical information from pre-conception to early parenting. It is published by McGraw-Hill and is available at all bookstores as well as online. For more information or to arrange an interview, contact Brette@BretteSember.com.

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