

When it comes to parenting, there's only one...

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A Look Into the Future

Preparing for your little bundle of joy.
PARENTGUIDE News September 2005

Pregnancy is a time of great change. Watching your 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 Planning for Your New Baby* (McGraw-Hill). "Pregnancy is a time of new responsibilities and choices—legally, financially and practically. Expectant parents have a lot to prepare for." 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, pregnancy leave, 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.
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 be spending each month on their regular expenses, in addition to the cost of diapers, wipes, formula,

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