

Baby Business

The ultimate pregnancy plan to make sure you don't miss the dull—but important—details.

BY ALLISON WINN SCOTCH

Baby prep is fun when you're choosing the perfect paint for the nursery and scouting out the cutest crib. But what about the less glamorous aspects of preparing for your little one's arrival? There's a lot of paperwork to tackle before you give birth. To make it easy for you, here are five tasks to get done before your baby greets the world.

GETTING HEALTH INSURANCE

Try to give your insurance company a call as soon as you can. "Ideally, you want to get your paperwork in ahead of time so you know for sure your baby will be covered as soon as he arrives," says Laura Jana, M.D., coauthor of *Heading Home With Your Newborn*. The good news is that if you slack off a little, your baby can still get coverage. "Insurance companies generally give new parents 30 days to get the baby officially on their plan." As long as you slide in under this window, your baby will be covered retroactively from his birth date. When you call to enroll him, be sure to jot down the date and name of the person you spoke with—and ask for written confirmation.

WRITING A WILL

With so much to look forward to, writing a will may not be high on your to-do list. But don't count on finding the time for this task after your little one has arrived. "Getting a will done early allows you to determine not only how your assets will be distributed but also who will take care of your kids in case something happens to you,"

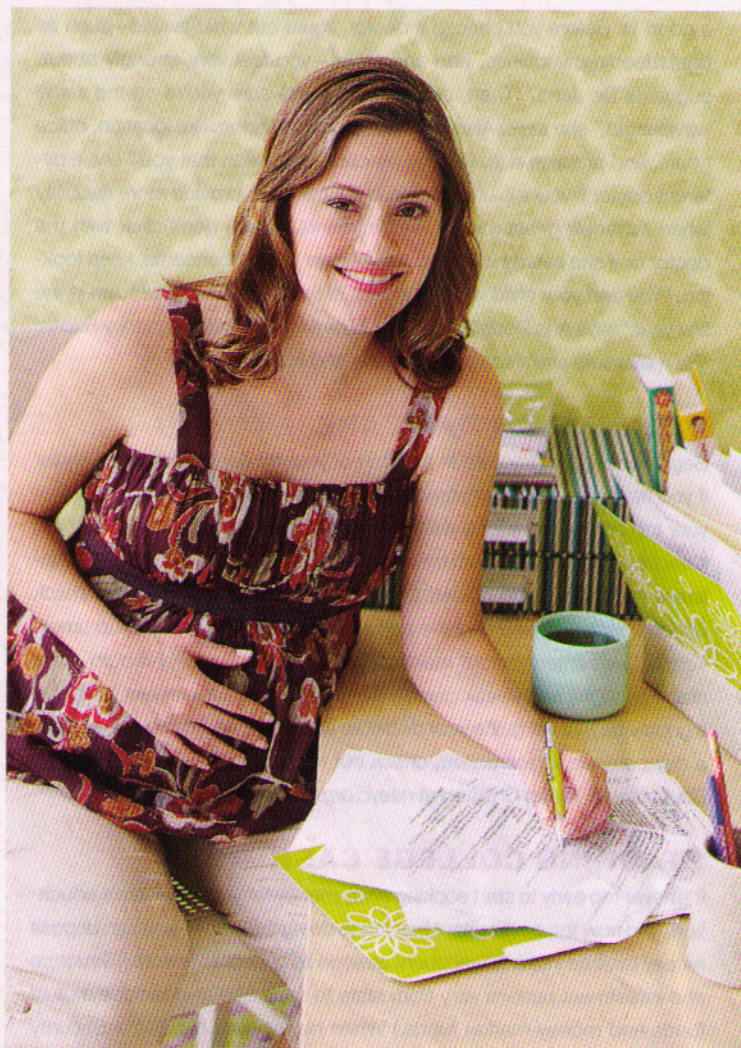
says Brette Sember, author of *Your Practical Pregnancy*. "It's your one chance to make your wishes known."

As you think about whom to name as guardians, ask yourself the following questions: Will they be in good health as my child grows older? Do we agree on child-rearing tactics? Do we agree on religion? Will they assume responsibility for my other children as well? Do they have the financial resources to care for my child and how will we contribute to those resources in our will?

Opt for a lawyer who specializes in wills and estates. To find one, get referrals from friends and relatives, or check out your state or local bar association Website.

BOOKING A DOC

Lock down your pediatrician during your second trimester. Get names from parents in your neighborhood or ask your ob-gyn for a referral, then set up a prenatal visit to gauge whether she's



★ Check if your employer offers a dependent-care spending account to help pay for child care with pretax dollars.

a good fit. Before you choose a doctor, figure out what issues—such as breastfeeding, vaccines, and antibiotics—you feel very strongly about, suggests Dr. Jana. “Then, at your visit, make sure you’re on the same wavelength,” she says. Also consider logistical factors like location, office hours, and practice size. (A large practice may mean that you’ll see a different doctor if yours is unavailable, but it may also provide more flexibility when scheduling last-minute appointments.) If you don’t click with the doctor or if she seems rushed or dismissive of your concerns, keep looking. “You and your child will spend a lot of time with the pediatrician in the first year,” says Ann Douglas, author of *The Mother of All Pregnancy Books*. “So make sure she’s someone you like and trust.”

DECIDING ON DAY CARE

Begin hunting for day care at the start of your third trimester. Start earlier if you have special circumstances, such as multiples, or if you know that your top choice has a long waiting list. The criteria to consider before you select a center include: staff training, hours of operation, safety and cleanliness standards, ratio of staff to children at the center, meal and snack options, sickness and hygiene policies, and drop-off and pickup times. Tour a few centers before making any decisions (word-of-mouth raves aren’t enough), and speak personally with the staff. Oftentimes, you’ll get a good vibe that will guide your decision, says Dr. Jana. To find out whether a day-care site is accredited, check out the National Association for the Education of Young Children at naeyc.org.

STASHING COLLEGE CASH

It’s never too early to start socking away money for your newborn’s education, and now the government has made doing that easy—you can deposit money tax-free into a 529 account as soon as your child is born. (Structure and investment options vary from state to state and may include mutual funds and money-market funds.) When he receives his Social Security number—you can apply for one when you give the hospital info for his birth certificate—head to collegesavings.org, where you’ll find links to state-sponsored plans. Before you sign up for anything, make sure you understand all the details and read the fine print. If you’re feeling cash-strapped, open the fund with gifts that your baby gets when he’s born. Investing in his future is always a smart move.

Get Organized

Babies come with a boatload of paperwork. Keep track of both documents and your little one’s milestones with these helpful tools.

Baby Briefcase

This tote-able filing cabinet comes complete with 15 folders for every category you can dream of—doctor’s papers, a thank-you-note tracker, and immunization schedules. You’ll never miss a beat, or at least a piece of paper. \$30; organizedfromthestart.com.

Baby’s Record Keeper and Memory Box

Stash documents and mementos in the box, which comes with a magnetic closure so you won’t lose a thing. In the front section, record her milestones. \$25; peterpauper.com.

My Life as a Baby: Record Keeper and Photo Album

A perfect combination: room enough to hold papers, as well as space to jot down favorite memories and add in pictures from his first year. \$12; peterpauper.com.

Choosing Godparents

While the role of godparents is traditionally to provide religious guidance, these days they often play the part of cool aunt or uncle. Before your baby is born, think about how you’ll want godparents to be involved—whether you just hope that they’ll show up at birthday parties or you want them to provide spiritual guidance as your child grows. Then approach the people you’ve chosen and explain your intentions and your expectations. Don’t ask for an answer right away—give them time to weigh their thoughts and the responsibilities of the job. If they have questions, which they likely will, be prepared to answer them. Being honest and up-front from the start will help make sure your child’s godparents will enjoy their experience and not see it as a burden.