

Pregnancy

Beyond Layettes and Doctor Visits:

Pregnancy Preparedness

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Pregnancy is a time of exciting change. Your body is changing, and soon your family life will be joyously altered forever. Getting ready for a new baby is a busy time, but because there are so many things to prepare for, it's easy to lose sight of some of the bigger issues you need to think about . . .

Get a Grip on Money

Pregnancy is one of the most expensive events in your life. Not only are you paying for medical costs, buying a new wardrobe for yourself, and purchasing all that baby equipment, you're also about to change the number of people in your family — some-

thing that has long-term financial consequences.

Parents need to prepare a pregnancy budget. Map out your proposed pregnancy expenses are going to be so you can find a way to apportion those costs. Next, create a new parenthood budget. Include all your household expenses, as well as all the costs a new baby is going to add. Compare it to the income you expect to have, and also try to make a provision for some savings.

Trim the Edges

When you're doing all this budgeting, it's a great time to look for ways to cut back on certain expenses. Sign

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up now for free diaper and formula samples and coupons. Compare your health insurance plan with your partner's to determine which offers the best family coverage. Consider opening a Flexible Spending Account (FSA) through your employer that will allow you to take money out of your paycheck pre-tax to spend on medical expenses.

Plan for the Unexpected

Becoming a parent is a time of excitement, but it's also a time of new responsibility. There are many things you can do while pregnant that will protect your family's future. Contact an attorney and get a will made. Choose a guardian for your baby, and make sure your will is very clear about your wishes. Your partner should consider purchasing life insurance, but it's best for you to wait until after pregnancy to consider it for yourself since your premiums are likely to be higher if you apply during pregnancy.

Many moms do not talk to their health care providers about C-sections. You're probably planning on a vaginal birth and most likely you will have a happy, uneventful one. However, should you unexpectedly have a C-section, you may not have time to ask a lot of questions and gather a lot of advance information. Ask about the type of incision that would be used, the type of anesthesia, and what the recovery period is like. You'll also want to discuss who will be allowed in the operating room with you.

Get Your Home Ready

Getting the nursery together is an act of love, and one you'll enjoy doing. There's more to getting your home ready than painting and setting up a crib, however. This is a good time to have your home tested for environmental hazards such as radon, carbon monoxide, or lead paint. You'll also want to learn about the safety standards for baby products, issued by the Juvenile Products Manufacturing Association (www.jpma.org), so that you can evaluate any secondhand baby equipment and check for recalls (www.cpsc.gov) on products you might have received as gifts. You might also want to purchase a choke test cylinder, available at baby product stores, so that you can evaluate toys that might pose potential dangers.

Be a Busy Bee

The last couple of months of your pregnancy are a great time to get organized and to set up systems that will make your life easier once baby arrives. When you cook, double the recipes and freeze the extra. This will create a nice stockpile of frozen meals for when you come home from the hospital. Stock up on non-perishable pantry items that are easy to prepare as well. Lay in a supply of paper plates and cups so you won't have to worry about dishes in those first hectic weeks.

Buy extra toilet paper, tissues, and self-care products. Get together a stack of take-out menus and withdraw some cash so you won't need to get to an ATM. Practice turning off the ringer on your phone and turning down the volume on your answering machine now!

This is also a great time to download free or low-cost labor software for your partner's Palm Pilot that will track your contractions. You may also want to set up a basic web page where you can upload baby photos once you get home from the hospital, so friends and family can view the new arrival.

Consider Your Options

Think now about cord blood preservation and additional newborn testing. Cord blood preservation must be planned in advance, so you can pay the fee and receive the collection kit to take to the hospital. If you wait to decide until you go into labor, it's too late. You should also research what newborn medical tests are required to be done in the hospital and decide for yourself if you feel they are adequate. Some states screen for only four conditions, while others screen for up to 48. For information on how you can get complete testing done for under \$100, visit www.SaveBabies.org.

Getting ready for a new baby can be stress-free if you take the time now to plan ahead.

BRETTE McWHORTER SEMBER is a former attorney, mom of two and author of 'Your Practical Pregnancy Planner: Everything You Need to Know About the Financial and Legal Aspects of Preparing for Your New Baby' (McGraw-Hill, 2005) and 'Your Plus-Size Pregnancy: The Ultimate Guide for the Full-Figured Expectant Mom' (Barricade Books, 2005). Her websites are www.BretteSember.com and www.YourPlusSizePregnancy.com. ♦