



Money Matters: Financial Tips for *the Expecting Parent*

Because diapers aren't the only thing that adds up fast.

Get Clear on Your Cash Flow

- Know what's coming in and going out - before baby arrives. Make a simple monthly budget with tools like Monarch, You Need a Budget or Honeydue (great for couples!)

Talk Money With Your Partner

- Discuss how leave, reduced hours, or childcare might shift income.
- Be honest about spending styles.
- Decide in advance how you'll handle big purchases, baby gear, travel expenses, and impulse buys.

 *Try This: Set a “baby budget” together - how much you'll spend monthly on diapers, clothes, and must-haves vs. nice-to-haves.*

Trim Before the Tiny Human Arrives

- Practice living on less now if you anticipate a drop in income.
- Cut back on non-essentials: delivery apps, subscriptions, spontaneous travel...redirect that extra cash to savings or debt payoff.

 *Try this: Rocket Money helps you manage and cancel subscriptions.*





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Build a Baby Buffer

- Aim to have 3–6 months of essential expenses saved if possible.
- Start small: even \$25/week adds up.
- Open a high-yield savings account like Ally or Marcus.

Start a College Fund (No, It's Not Too Early)

- A 529 plan lets you save for college tax-free.
- Sites like Ugift let friends and family contribute instead of giving another onesie.
- Many states offer a tax deduction for contributing to a 529 - check yours!

Bonus: Employer + Government Benefits to Check On

- Does your employer offer dependent care FSA, paid leave, or a childcare subsidy? Ask HR.
- Review your health insurance now: How much will delivery and newborn care cost?
- Does your state offer a Paid Family Leave program? [Find out here.](#)

Final Thought: You don't have to be “financially perfect” before baby. The goal is to *be more intentional*. Small steps now = less stress later.



HAVE MORE QUESTIONS?

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