

Matters of Monetary Maternity by Alexandra Morey

When we found out that we were going to have a baby I, like most people, mentally prepared for a huge dip in our discretionary income and thought we'd be living on toast and porridge. This was actually something the hubby and I have been through while trying to survive university. And as fun as those times were, we agreed never to go there again.

One of the benefits of living through times of monetary leanness is that one gets a teensy bit fanatical about budget (spreadsheets, savings graphs, etc), and I've found that the arrival of our Little Man has not really broken the budget.

We've done this just by being conscious of a few things:

1) Breastfeeding

This was not easy. Both The Little Man and I were both woefully unprepared for what we assumed would come naturally.... it didn't. But we worked at it and resulted in a net benefit of just under \$1000/year. The side benefits include dropping all my added baby weight within 3 months of giving birth, and losing another 6kg on top of that (may not be great for all but I've been on the > side of the prescribed weight since I was 12)

2) Baby clothes

A couple of months before I gave birth a good friend of mine dropped by with a huge bag of baby clothes and said "Take what you want and pass the rest on... give it to charity if you need to. I don't need it back." Apparently a few months before she gave birth another friend said the same thing to her. She took what she wanted gave the rest to charity, then added a couple of things that were given to her or she bought herself for her baby and passed it to me with the same offer. There was nothing fancy in the bag (most people keep the fancy expensive outfits for potential future kids or grandkids), but I was given the everyday wear clothes that your baby is going to spend most of their time getting messy in. And as an added bonus, they were pre-worn in. So no cheap, overstretched fabrics. No stiff new collars. All snugly soft from countless washings and rubbing against baby soft skin. I've since dropped off a similar bag with my own additions to my sister-in-law.

3) Making our own food

It amazes me how much baby food costs per weight. Like the wedding tax that gets put on all things wedding related, there's a baby tax on food that has baby on it. Baby yogurt has less sugar in it, but getting a plain yogurt and adding in fruit to your level of sugar comfort does the same job for a fraction of the price. And what about those \$2 per 150ml packets of food? The little man would scoff down 2 of those in one sitting. I usually get some of those packs when they go on sale for emergencies or travelling. But definitely couldn't afford them all the time.

Babies are actually much easier to cook for than grown ups. They don't need as many options. The Little Man is perfectly content to have home made spag bol, 2 or more nights in a row before changing to something else. This means that I only need to cook once or twice a week to get 4 different meals to be dished out through the week.

Being able to be at home for a couple of days a week has also improved our own eating habits. When both of us were working full time we regularly ate out just because it was too late to cook when we got home or we were too tired. Now we sit down to a home cooked dinner nearly every night and there is usually a selection of leftovers for the both of us to choose from to bring to work the next day.

4) Save money on the expensive toys

Some lessons are learned the hard way. We bought The Little Man a \$180 bouncer. He LOVED it... for about 2 days. That works out to \$90 per day. He is, however, still getting a lot of joy out of 3 plastic cups, an old laptop (which doesn't work anymore), and anything he can steal from the Tupperware drawer.

5) Make your own sheets and wraps

\$40 for cot sheets? Seriously? There really isn't much to making a bedsheet or a swaddle wrap. It's a flat piece of cloth maybe hemmed up to prevent fraying. You can even go all fancy and make a fitted sheet in cloth patterns of your choosing. Good quality high thread-count cotton or bamboo cloth doesn't cost anywhere near as much as buying them pre-sewn from the store would. And as a bonus you get all those off cuts to make other things like bunting (instructional video) to decorate your baby's room and save even more money.

6) Invest in your baby's future

Government assistance for families is very useful for some families, but now that I am on part time work and Hubby is back to full-time work, the token amount we get from the government doesn't play a significant part in offsetting our expenses. I figured that if I could scoff at it's insignificance then I probably could do without it. So I set up a fee free high interest savings account under The Little Man's name and it all goes there to sit and earn interest. And it adds up. By the time The Little Man is 5 he'll have over \$8000* in that account. Hopefully by the time he's 18 it'll be enough to help out with the expected rise in the cost of university. All for less than the price of a weekly fuel tank.

*depending on where interest rates go.

Do you have a money saving tip. I'd love to hear it. Leave them in the comments section.

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