

Baby Budget Basics



A Program of the
Greater Memphis
Financial Empowerment Center

So, you're having a baby... Congratulations!



You must be so excited. Babies are wonderful! They are also expensive. You have to take extra care of yourself and your baby while you are pregnant, and babies need lots of stuff once they arrive.

This booklet is intended to help you identify and plan for the additional expenses. It is by no means an exhaustive list. There may be some things you want for your baby that aren't listed here, or you may think you don't need some of the things included. That is absolutely okay. Only you know what is best for your baby. We are just trying to help you prepare financially.



Employment & Maternity Leave

For those of you who are employed, be sure to keep your employer informed about your pregnancy, particularly if you might need modified job duties.

Also, you will want to find out about their maternity leave/paid time off/sick time policy. If you are hoping to go back to work after your baby is born, you will need to make sure you make the request in a timely fashion and understand how much time is offered by your employer. A certain amount may be paid time off. You may be able to take additional time off unpaid. Your employer can provide specific details about your situation.

Depending on the size of your employer, the Federal Family Medical Leave Act (FMLA) may govern the amount of time available to you in order to return to your exact position or an equal one.

Planning Checklist

This expense list is to help you begin planning. You can check off each expense when you have accounted for it in your budget and/or obtained the item(s). There's a space for you to write information as well as the price. The following pages will go into more detail about average cost of things and resources for you in case you need help with the items.

Prenatal Care (Ob/Gyn)

Prenatal Vitamins

Healthy Food

Birthing Class

Birthing Expenses (hospital, anesthesiologist, etc)

Well Baby Visits with Pediatrician (vaccinations, etc)

Childcare

Car Seat

Crib/bassinette

Stroller

Diapers

Wipes

Formula

Breastpump

Baby Food

Baby Clothes

Baby Blankets

Baby Bottles

Pacifiers

Misc. Baby Medical Items (thermometer, nail clippers, baby gas drops, baby Tylenol, etc.)



Prenatal Care

The cost of prenatal care can vary widely depending on several factors including your age and overall health and whether the pregnancy is considered high risk. Once you find out you are pregnant, you will typically see the doctor once a month until you are 28 weeks pregnant then you go every two weeks until you reach your ninth month. At that point, you go weekly until the baby is born.

There is quite a bit of testing that is done throughout your pregnancy. Some is optional, and you can decide whether you want it or not. Below is a list of average costs without insurance. If you have insurance, office visits will usually be a co-pay and tests will be a percentage of the cost once your deductible is met. Until the deductible is met, you will be responsible for the entire cost.

Office Visit - \$120 per visit

Early ultrasound - \$700

Main Ultrasound - \$800

Basic labs - \$200

Amniocentesis - \$7,000

Glucose screening - \$100

(gestational diabetes)

Resources

If you do not have an obstetrician or insurance, here are some places that may be able to provide prenatal care.

Choices
1203 Poplar Ave.
Memphis, TN 38104
(901) 274-3550
<https://memphischoices.org>

CHOICES.
Memphis Center for Reproductive Health

Christ Community Health Services
(several clinics around the city)
(901) 842-3160
www.christcommunityhealth.org

 **Christ Community**TM
HEALTH SERVICES

Church Health Center
1350 Concourse Ave., Suite 142
Memphis, TN 38104
(901) 272-0003
www.churchhealth.org



Church Health
care for one another

Prenatal Vitamins & Healthy Food

Prenatal vitamins are important for the development of your baby. You can purchase a one-month supply over the counter for around \$20. Your doctor may write you a prescription for a specific kind. If you have insurance, they may be covered except for your co-pay.

It is also important to eat a healthy diet rich in vitamins and minerals, so lots of fresh vegetables and fruits along with lean protein – chicken and seafood. Average cost of healthy eating for one person is \$75 per week.

Resources

Memphis Dream Center
info@memphisdreamcenter.com

SNAP Benefits **MidSouth Food Bank**



[https://www.tn.gov/humanservices/
for-families/supplemental-nutrition-as-
sistance-program-snap.html](https://www.tn.gov/humanservices/for-families/supplemental-nutrition-assistance-program-snap.html)



**MID-SOUTH
FOOD
BANK**
FEEDING THE NEED

www.midsouthfoodbank.org

Birthing Class

Typically these are offered by the hospital you choose for your child's birth. Most people sign up around month seven. Sometimes it is a series of shorter classes, and sometimes it is done all in one day. With health insurance, most classes are covered. If you do not have health insurance, the class(es) costs around \$200. While it is not required, it is strongly recommended that you attend one of these classes to help prepare you to know what to expect during the birthing process.

Resources

Region One Childbirth Series - Jehan Ellis, 901-545-8449

Life Story Child Birth Class at Christ Community -

lifestory@christchs.org

Home Visiting Childbirth Class - www.parentplus901.org

Birthing Expenses

Birthing expenses, excluding your Obstetrician which has already been discussed, can be upwards of \$30,000 without insurance for a vaginal birth and over \$50,000 for a C-section. Costs should be discussed with the hospital and anesthesiologist prior to the birth as fees can be negotiated if you are uninsured. If you have insurance, out of pocket expenses can range anywhere from \$5,000 - \$15,000.

Well Baby Visits with Pediatrician

(vaccinations, etc.)

- If you have insurance, out of pocket first year expenses average around \$1300.
- The total expense will be \$3,100 without insurance.
- Physician consultation at the hospital with Hep B vaccination included is \$250.
- 3-day wellness visit – \$150.
- 2-week well consultation with newborn evaluation – \$500.
- 4-month well-check visit with the DTaP, Hib, PCB, Rotavirus, and also IPV booster shots – \$550.
- 6-month well visit with the DTaP, Hep B, PCV, Hib, Rotavirus as well as IPV booster shots – \$550.
- 9-month well check out with immunizations – \$550.
- One year well visit with MMR, Liver Disease A, Varicella, Hib, and PCV booster shots \$550.

Resources

Christ Community Health Services

(several clinics around the city)

(901) 842-3160

www.christcommunityhealth.org



Church Health Center

1350 Concourse Ave., Suite 142

Memphis, TN 38104

(901) 272-0003

www.churchhealth.org



Church Health
care for one another

Le Bonheur Children's Hospital

848 Jefferson Ave.

Memphis, TN 38103

(901) 287-KIDS

www.lebonheur.org



Childcare

Most new parents have to go back to work which means finding safe, affordable childcare. It is fairly expensive for infants. The average monthly cost can be \$1,000. In home childcare is typically cheaper but not as regulated. In order to make the best decision for your child, you will need to begin investigating your options before your baby is born.

Resources

SMART Steps Program

One Commerce Square, Floor 9, 40 S Main St, Memphis, TN 38103
(901) 543-7954

Deborah Ellis – Field Secretary – deborah.d.ellis@tn.gov

<https://www.tn.gov/humanservices/for-families/child-care-services.html>

Childcare payment assistance

Porter-Leath

3400 Prescott Rd., Memphis, TN 38118
(901) 577-2500

<https://www.porterleath.org/programs>

Pre-k, clinical services 0-18

Families First

Receive childcare to assist in completing their approved activity on their Personal Responsibility Plan (PRP) AND Transitional Child Care (TCC)
- available for qualifying families for 18 months following the closure of Families First cash assistance

<https://www.tn.gov/humanservices/for-families/child-care-services/child-care-certificate-program.html>



Baby Equipment

Babies need a lot of stuff, or at least it seems that way. Some things are optional based on your needs and your budget. These are, for the most part, the very basic needs that don't account for "decorating a nursery."

There are many options of each item. You can potentially get a great deal on any of these items used. Be sure to inspect them carefully!

Car Seat - \$175+

You must have a properly installed rear facing infant car seat before the hospital will allow you to leave with your baby.

Stroller - \$200+

You will need some type of stroller. Many parents are opting for the stroller that you just snap the car seat into. When they get bigger, you may want a more portable umbrella stroller which typically costs around \$50.

Crib & Bedding - \$250+

Your baby needs a place to sleep. Some parents opt for a bassinet that goes right next to their bed at first. If you choose to get a crib, you may want to get one that converts to a toddler bed for when your baby gets older.



Baby Equipment

Changing Table/Dresser - \$250+

A changing table can double as a dresser in the beginning. You can store most of the stuff you will need to care for your baby in a changing table including diapers, wipes, burp cloths, blankets, clothes, etc.

Bouncy Chair/Baby Swing - \$30+

Babies love to be rocked. Having a rocking chair close to where they sleep will be a godsend.

Trash Can - \$30+

You will want a trash can with liners, preferably with a lid, for dirty diapers, wipes, etc.



Baby Necessities

Diapers - \$900 per year - Babies go through an average of 8-12 diapers per day. Diapers are not covered by insurance or government assistance.

Wipes

Formula

Baby food

Baby clothes

Burp cloths

Baby blankets

Baby bottles

Pacifiers

Misc. Baby Medical Items (thermometer, nail clippers, baby gas drops, baby Tylenol, etc.)

Breastfeeding

Breastfeeding is natural, as it comes from you, and is obviously a less expensive option to provide important nourishment for your baby. If you wish to go the breastfeeding route, you will want to consult a lactation specialist, usually provided by your hospital. You will also need a breastpump which will cost around \$100.

Breastfeeding supplies can be accessed through **AeroFlow** -
<https://aeroflowbreastpumps.com/qualify-through-insurance>



My Baby Budget

Now is the time to put all the pieces together and create your own Baby Budget! Take a moment and record your projected expense over the next couple of pages to determine what you will need to take care of your new baby.



My Baby Budget

| EXPENSE | ONE TIME COST | MONTHLY COST |
|------------------------|---------------|--------------|
| Prenatal Care (Ob/Gyn) | | |
| Prenatal Vitamins | | |
| Birthing Class | | |
| Birthing Expenses: | | |
| Hospital | | |
| Anesthesiologist | | |
| Ultrasound(s) | | |
| Testing | | |
| Well Baby Visits | | |
| Vaccines | | |
| Childcare | | |
| Baby Equipment: | | |
| Car Seat | | |
| Crib/Bassinette | | |
| Stroller | | |

| EXPENSE | ONE TIME COST | MONTHLY COST |
|------------------------|----------------------|---------------------|
| Bedding | | |
| Changing Table | | |
| Dresser | | |
| Rocking Chair | | |
| Trash Can | | |
| Diapers | | |
| Wipes | | |
| Formula/Baby Food | | |
| Breastfeeding Pump | | |
| Baby Clothes | | |
| Baby Blankets | | |
| Baby Bottles | | |
| Pacifiers | | |
| Misc. Baby Care Items | | |
| TOTAL EXPENSES: | | |

Sponsoring Organizations

Schedule your FREE session today! 901-390-4200



Greater Memphis
**Financial
Empowerment
Center**

FREE One-on-One Financial Counseling



SHELBY COUNTY GOVERNMENT

REGINA MORRISON NEWMAN, TRUSTEE

LEE HARRIS, MAYOR

MELVIN BURGESS, ASSESSOR OF PROPERTY
TEMIKA D. GIPSON, CIRCUIT COURT CLERK



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