

## Can You Afford a Baby?

abies sure are cute and cuddly – and expensive! Some studies have shown that adding a new baby to the family can increase your bills by \$500 per month, depending on if you choose to breastfeed or use formula.

Building and sticking to a budget will be one of the biggest adjustments you may experience after baby arrives. Use pregnancy to prepare financially, stashing as much money away as possible into a savings account. The further you can get ahead, the more confidence you will have in yourself to adequately provide for your baby.

#### **FORMULA**

While breastfeeding is regarded as the best option for feeding your baby – and for maintaining your savings – it is not always a viable option. Parents who turn to formula to provide the essential nourishment for their baby may be surprised by its cost. A typical container of formula that makes 60 fourounce bottles can cost more than \$30. Keep in mind that before your baby switches over to real milk at age 1, they can be guzzling about four 8-ounce bottles a day.

#### **DIAPERS**

Proper diaper changing – every time your baby soils or wets the diaper – leads to about 70-80 changes per week. That's a lot of diapers and a lot of money. A large box of name-brand diapers

can cost more than \$40. You can help defray some of these costs by stocking up during pregnancy. Ask guests at your baby shower to bring a box of diapers in lieu of a gift. Or simply budget to pick up a box of diapers every time you go grocery shopping. Your

stockpile will be full in no time.



As most new parents can attest, spending on baby begins well before the birth. The simple task of completing

a nursery can hit your wallet in a hurry. There's the paint, the flooring, the crib and the furniture. Before you know it, you're hundreds of dollars down in anticipation of your little bundle of joy. While buying all new items for your baby is part of the fun of being pregnant, don't be afraid to accept hand-medowns.

You also can find perfectly functional furniture at yard sales, flea markets or antique stores that, when properly reclaimed, can be charming and less expensive.



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### Ear Infections

ar infections are a serious problem for many babies and can be downright frustrating from a parent's point of view.

Pain, fevers and irritability are common indicators of an ear infection — all of which can have a major impact on both your baby and you. Watching a newborn struggle with any type of medical condition is unsettling, especially if they are experiencing pain.

Unfortunately, ear infections are a common occurrence among babies. About 62 percent of children in developed countries will have their first ear infection by their first birthday, according to the American Academy of Otolaryngology — Head and Neck Surgery.

#### **SIGNS AND SYMPTOMS**

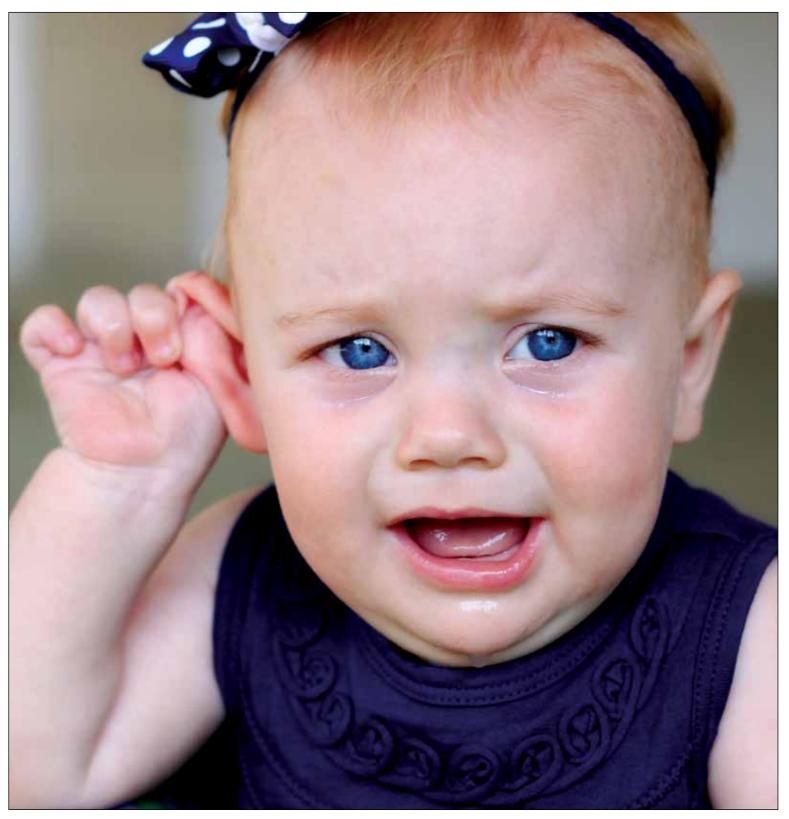
The Centers for Disease Control and Prevention identifies the following as symptoms of ear infections. If you see your baby displaying any of these characteristics or indications, consult with your child's pediatrician to discuss treatment options.

- Pulling at ears
- Excessive crying
- Fluid draining from ears
- Sleep disturbances
- Fever
- Headaches
- Difficulty hearing
- Irritability
- Balance issues
- Temperature higher than 100.4
- History of ear infections

#### PREVENTING EAR INFECTIONS

While many ear infections are caused by viruses, there are some that can be avoided. The CDC recommends that you avoid smoking around your child and keep him out of areas with second-hand smoke.

The way you feed your baby also can impact ear infections. Mothers are urged to breastfeed baby for 12 months or more or to bottle-feed with your baby in the upright position.



# Breastfeeding Basics

he benefits of breastfeeding are undeniable. Many medical authorities, including the American Academy of Pediatrics (AAP) recommend breast milk as the best option for feeding a newborn.

Breastfed babies are generally healthier, able to stave off viruses and bacteria and at a reduced risk for having asthma or allergies. In addition, breastfeeding burns extra calories for mothers, helping them lose pregnancy weight faster.

#### THE BENEFITS

Breast milk is the perfect mix of vitamins, protein and fat, which is everything your baby needs to grow. The specific benefits are hard to ignore:

- Breastfeeding has been linked to higher IQ scores later in childhood in some studies.
- The skin-to-skin and eye contact can help you build a bond with your baby
- Breastfed infants are more likely to gain the optimum amount of weight as they mature.
- The AAP reports that breastfeeding plays a role in the prevention of sudden infant death syndrome.

#### IT'S YOUR CHOICE

There are many factors to consider when deciding if you want to breastfeed your newborn. And for whatever reason, the act seems to draw strong opinions from friends and family members.

Just remember the final call is yours. Something to consider is the amount of time and energy you will be devoting to your newborn, especially if you choose to be an on-demand feeder.

Within the first few months, babies



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can struggle to settle into a structured feeding schedule. This means minimum sleep for mom.

Also when you're breastfeeding, you must pay special attention to your diet. Make sure you are continually fueling your body — and your baby — with the right kinds of foods.

#### **TAKE A CLASS**

Many hospitals and healthcare centers offer breastfeeding courses to help you prepare before your baby arrives. Find a class taught by certified lactation consultants, who specialize in breastfeeding, common concerns,

pumping and proper storage of breast milk. These courses are ideal for fathers and supporters to attend, if you prefer. Having a team of supporters in your corner as you navigate through the breastfeeding experience can help you stay motivated and energized.

# Keeping 'Baby Soft' Skin

By skin is as beautiful and soft as it is easy to maintain. By taking simple steps of preventive action, you can keep your baby from having to experience uncomfortable rashes or irritating acne.

#### **BATHING BABY**

Most newborn babies need a full bath only three to four times per week, as bathing more frequently can actually dry out their skin. But you are urged to wash your baby's face, chin, neck and bottom every day. Avoid using soap on your baby's belly button or on a circumcision until it is healed.

When bathing your baby, be sure to test the water temperature with your elbow to determine if it is too hot. If you are unsure if the water is too hot for baby, it probably is. Let it cool to just above room temperature for optimum safety.

#### **KEEP SKIN SHINING**

Babies' skin is naturally soft and moisturized, so adding lotion and powder is not necessary unless is it recommended by a health care professional. Other things to keep away from baby's skin are the fabric softeners, bleach and chemicals that can be found in laundry detergent. Use hypoallergenic or mild detergent to keep your baby's skin from becoming irritated.

#### **AVOID DIAPER RASH**

Diaper rash is caused by persistent wet, soiled diapers and the use of baby products on the bottom, when not recommended. The American Academy of Dermatology's recommended treatment includes changing diapers frequently, using a warm washcloth instead of pre-moistened wipes and keeping the diaper area open to the air as long as possible before putting on a clean diaper.

#### **STOP THE SCRATCHING**

Newborns have very little control over their hands and feet, so it is common to see scratches on baby's face. Some scratches are more serious than others, as a poke to the eye can damage the cornea. Most scratches can be avoided by trimming your baby's nails as often as twice a week. Pediatric groups urge parents to avoid using mittens on their baby's hands to prevent scratching, which can actually get in the way of the important developmental process of babies using their fingers to explore things around them.



## The Second Baby

If the thought of bringing home your second child is as exciting as it is nerve-wracking, you are not alone.

Many parents are unsure of how exactly their lives will change with the addition of another baby. The financial and sleep (or lack thereof) adjustments are easier to forecast compared to the emotional ones, especially the ones that your older child may feel. Siblings who already have an established role can experience jealousy, resentment or even anger toward a new baby with whom he now has to share attention.

### PREPARING YOUR 'FIRST BABY'

By now, your older child has settled into a routine. Just like adults, she may be stubborn to change a comfortable lifestyle. Getting her involved in the baby preparation phase can pay huge dividends once baby arrives. Let your child help choose new toys, furniture and clothing for your second child.

### ONCE BABY ARRIVES

An act as simple as asking your child to help you fetch a diaper for baby's changing can mean the world to your firstborn. Involve him in everyday tasks to help him understand exactly how much work goes into caring

for a newborn. Explain that the extra attention isn't because you love your new baby any more but is necessary because babies aren't big kids yet. Use language that will empower your child and

that maintains his confidence in your love.

### FINDING SPECIAL TIME

Your first child needs to

know she matters. She is likely experiencing a range of emotions she is struggling to control. It is your job to help her through this sometimes difficult transition. Luckily, the steps you can take are

not overwhelming. Simply arrange special time for you and your older child. A trip to the grocery store or one-on-one book at bedtime can help your child understand that she is still important.



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# Finding Good Child Care

parents
can be
surprised by the
cost of child care
for their newborn.

It is the single largest budget item in raising a baby, with the average price for full-time daycare as high as \$14,000, according to the National Association of Child Care Resource and Referral Agencies. The rate per week ranges from \$250 to \$850, depending on your geographic location. But when you're selecting a daycare for your baby, the cost factor is greatly outweighed by your infant's need for a safe, nurturing place of care.

#### **INTERVIEWS**

Before you decide on your daycare, it is always a good idea to get a lay of the land. Choose three or four local child care centers and set up an on-site meeting with their managers. Request a walk-through after your interview of the staff members so you can check out the rooms, safety features and overall cleanliness of the building. Ask yourself if you feel comfortable sending your baby there, and make your decision accordingly.

#### **IMPORTANT FEATURES**

Some daycares offer various features to help put their clients' minds at ease. One such example is a sys-



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tem that digitally records all activities — both inside and on the playgrounds — and stream the live video over the Internet for parents. This process usually comes with a guarantee that only parents are allowed to watch the video through a secured online login. Being able to keep an eye on the goings-on within your child's daycare can make a big

difference in improving your comfort level.

#### **FINANCIAL HELP**

Look into government help if your preferred daycare is a bit out of your price range.

Some costs might be offset by the various tax credits that have helped

families afford quality daycare for years.

Check with your local child advocate center to explore your options for funding.

A few extra dollars per day for a provider that you feel most comfortable with will be well worth it for your peace of mind and the overall safety of your newborn.

## Dealing with Stress

s many new parents can attest, long nights with little sleep can have an impact on mood and overall happiness.

Before you can sufficiently care for your infant, you need to make sure your health and well-being are at full strength, as well. This includes keeping your stress level low. Your irritability can lead to impatience with your baby, which is not healthy for your relationship.

Try finding some extra time for yourself, and don't be afraid to reach out for help from friends or family members. Your baby's care may depend upon it.

#### **HEALTHY EATING HABITS**

Parents of newborns need extra vitamins and protein to keep their bodies moving and minds sharp. Trade in the bottle of soda for water, and the cheeseburger for a grilled chicken salad. Healthier eating and drinking habits will help you see immediate improvement to your energy level, which can lead to a healthier, happier you.

#### **GO WITH THE FLOW**

Babies are unpredictable. Some flow right into a structured routine, while others adhere to no rules or expectations. Be ready for the roller coaster. Be patient with your new baby as he or she adapts to life outside of the womb. If you decide to take a day trip with your newborn, give yourself plenty of time to leave so you're not stressed if you are a tad behind schedule.

#### LONG-TERM IMPACTS

Extreme amounts of stress on parents can have a detrimental impact on children for years to come. The transfer of stress can start as early as 2 years old, according to recent nursing research. So start controlling your stress now before your baby grows to a more susceptible age. Displaying a calm demeanor instead of a stressed one can have long-lasting impacts on your baby during the developmental phases, and even much later into life.

