

How to know when you're ready to be a parent? Some important things to take into consideration is whether you are financially stable, in a happy relationship, have a willing partner to help share parenting responsibilities, but perhaps above all, have patience! Know (and understand) that this will not be easy and isn't simply playing house.

### Cost of Raising an Infant



You already have an idea that raising a child is going to be expensive-in fact, a reasonably reliable rule of thumb for figuring the direct costs of raising a child from birth to the age of eighteen years is the amount will be roughly three to four times a family's annual income. But how much will child rearing cost the [first year](#) of your baby's life? What kinds of things do you need to take into consideration when preparing a budget?

The figures we offer here are based on national averages, and they are based on the assumption that items are purchased new. Cost can be trimmed by buying used equipment and furniture, or perhaps borrowing items from friends and family.

Medical costs of having a baby in the United States average more than three thousand dollars. This is based on figuring the costs of a three day hospital stay, doctor's fees, anesthesia, sonograms, vitamins, prenatal laboratory work, and birthing classes. Pediatric care in the first year, assuming your baby is well and needs only routine checkups and vaccinations, will cost on average, between two hundred and three hundred dollars. But most babies experience colds and other common ailments, during the first year that will probably bring you to the doctor more often.

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## BABY GIFTS & GIFT BASKETS

Each infant is a special gift that should be welcomed with open arms. Each baby is unique and a product of both the mom and dad. However, no matter how special and unique each baby is, they still cost money – a lot of money. With the average baby costing over \$250,000 from birth to 18 years, parenting shouldn't be taken lightly.

[Baby Gifts and Gift Baskets](#) provides timely and practical information for new moms, as well as gift ideas for pregnancy, baby showers, and to celebrate birth:

### New Baby Gift Ideas

- [New Baby Gift Baskets](#)
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- [Personalized Baskets](#)
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- [Baby Shower Favors](#)
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Check your insurance. Some policies don't cover obstetrics and even when they do, there's usually a deductible of about two hundred dollars. Family health insurance, if you have to pay for it, will cost between two thousand and three thousand annually, most policies do not cover checkups and vaccinations. If you access to a health maintenance organization [HMO], you will have to pay nearly two hundred dollars a month, an amount that covers virtually unlimited medical care.

In the first year, you may spend between four hundred and five hundred dollars on basic dressing [furniture](#) and at least another two hundred dollars on bathing and bedding equipment, toiletries will average about twenty dollars a month,. Other major and miscellaneous items, such as cradle, carriage, toys, and nursery lamps, will amount to roughly five hundred dollars.

If you wish to buy cloth diapers and wash them at home, you will spend about four hundred dollars during your baby's first year. Diaper service will cost at least five hundred dollars a year, and disposable diapers between five hundred and six hundred dollars.

Bottle-feeding is considerably more expensive than breastfeeding-about six to eight hundred dollars as opposed to about two hundred dollars a year-and commercial baby food, when it is added to your baby's diet, will cost between one and two dollars a day. Other expenses related to your baby's diet include a breast pump, nursing bras and pads, bottles and nipples.

If both you and your spouse will be working, childcare costs can be considerable. Expect to pay at least two hundred dollars a week to someone who will come to your home to care for your baby full-time or close to two hundred dollars weekly [plus board] if you want that person to live in. Frankly, these options are beyond the means of most new parents. More feasible is a day care center, which [for full time care] can cost up to one hundred dollars a week. A family day care situation [day care in a private home] usually costs about fifty and sixty dollars a week.

While you probably can't cut the costs of food and medical care, you can indeed cut the costs of your baby's equipment and clothing. Postpone buying such items as stretch suits, sweater sets, and blankets because your baby may receive these things as gifts. And should you end up with an overload of sweater sets after a [baby shower](#) many baby stores will allow you to exchange them for other things you need.

Talk to friends and relatives-they will probably know someone who has next-to-new things that her children have outgrown. Also, don't be afraid of thrift shops.

Know that a lot of the equipment and furniture we mention is not absolutely necessary, and that what's necessary and what's not is in many cases a matter of personal preference. Just remember that no single item will make or break your child's first three years, so don't feel guilty if there are some things you simply can't afford.

As we will point out numerous times, don't assume that the so-called top-of-the-line items are necessarily of the best quality; the best is not always the most expensive.

## Personalized Froggy Gift Basket



Celebrate baby's arrival by introducing him or her to a whole group of froggy friends. We've taken a lovely white wicker basket and filled it with fun and practical froggy themed items - a Personalized Frog Comfort Blanket, Coordinating Rattle & Teether, Dottie Dots Frog By Gund, Plush Frog Activity Book, Frog Hooded Towel, Velour Sleep N Play Outfit, 2 Terry Washcloths, Frog Pacifier Clip, Frog Pull Down Wiggler Toy and Frog Plush Bath Toy.

**Price: \$ 115.00**

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Indeed, if you read the following pages carefully, you should feel more confident in your ability to select equipment regardless of its price, brand name, or previous usage. It's entirely possible that the next-to-new crib that your sister retired a few years ago, meets federal safety standards. And, while you will probably find the lowest price products to be less than satisfactory, you will also find a lot of moderately priced equipment to be safe and durable.