

BUMP WATCH YOUR BABY'S AMAZING DEVELOPMENT, WEEK BY WEEK

# Pregnancy & Birth

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**P**ushchair, car seat, your dream nursery – getting ready for a baby can put a lot of pressure on your bank balance. And that's after you've invested in enough new clothes to see you through the next nine months. 'Although you can manage with just a few essentials, having a baby forces you to think about your finances,' says Archana Luthra, from [moneysavingexpert.com](http://moneysavingexpert.com). 'But the great advantage is that you have plenty of time to get prepared for your changing situation.' Read on for our foolproof guide – from experts and real mums – to getting your finances in order without giving up on life's little luxuries.

### Do an audit

'Work out a full budget now,' says Archana. 'Set aside half a day and get out all your bills, then work out your maternity pay, your partner's salary and what you'll have to pay for over the next year. It's the only way to get a proper overview of your finances.'

### Be voucher savvy

'Join as many parenting and baby clubs as you can, such as Tesco, Boots, Huggies and Pampers. You get sent a lot of really great money-off vouchers on a regular basis.'

**Sheree Blades, 28, from London, 37 weeks pregnant**

### Sort out debts

Get a grip on repayments on loans and credit cards with the debt snowball site ([whatsthecost.com/snowball.aspx](http://whatsthecost.com/snowball.aspx)). 'Just put in all your details and it will tell you how soon you'll be debt-free, depending on your monthly repayments and interest rates,' explains financial coach Simonne Gnossen ([financial-coaching.co.uk](http://financial-coaching.co.uk)).

### Spread the cost

'I've been looking out for essentials such as nappies, wet wipes and cotton wool on special offer in the supermarket. I'll buy an item or two a week with my usual shopping, which spreads the cost so it's more manageable. Most supermarkets also have "baby essentials" weeks, when large items like Moses baskets are offered at discounted prices – great for bagging a bargain.'

**Carrie Roberts, 30, from Bristol, 20 weeks pregnant**

# Yes, you CAN AFFORD A BABY (it's easier than you think!)



*Babies are beautiful and life-changing, but they can be expensive. Don't let money worries get you down – with some smart planning, you can budget for all those newborn essentials (and some oh-so cute extras)*



## Read up for less

'Lots of libraries have the most up-to-date pregnancy books, so I often went to my local branch to read up on how my pregnancy was progressing, instead of buying lots of expensive new ones.'

**Charlotte Brazier, 32, from London,**  
mum to Alice, 12 months

## Have the cash chat

If you keep your money in a separate account to your partner and haven't broached joint finances before, now is the time. 'An open conversation about where your finances stand, and a discussion about contributions each of you is able to make to the household during your maternity leave is important,' says Simonne. 'Some couples experience a shift in the usual balance of power when a baby comes, so it's best to work together as a team and have those conversations now, before your emotions are even more challenged by the arrival of your new baby.'

## Start saving

'As a rule of thumb, we should all have three times the amount we need to live off each month in a savings account,' says Simonne. 'If you can't manage on your maternity leave income, you may need to dip into your savings on a monthly basis. Try to plan how much you will need each month now, so you are not left short.'

## Compare big buys

'For those major purchases like your pram, make sure you put them through a price comparison site to get the best deal,' says Archana. 'Or, if you want to get savvy in the sales, wait until the end when there'll be less choice but a bigger discount.'

## Earn money by shopping

'If you already know of a specific product you want, see if you can get it through websites like [topcashback.co.uk](http://topcashback.co.uk) or [greasypalm.co.uk](http://greasypalm.co.uk), which will give you money for buying it through them,' says Simonne. 'You get the item you want and perhaps an extra £50.'

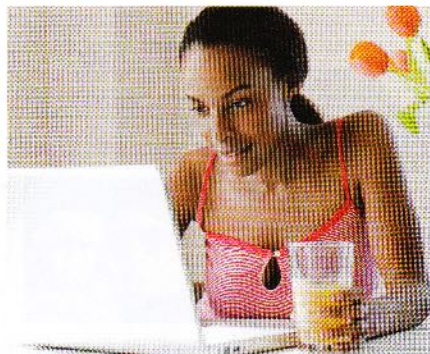
## Use your credit card

Always pay off the balance in full to avoid racking up debts, but credit cards do have

some advantages. 'Put larger buys on your card. It means you'll have extra purchase protection if something goes wrong,' explains Archana.

## Don't miss your benefits

If you're unsure what you're entitled



to, just put your details into the tool on [moneysavingexpert.com/benefits](http://moneysavingexpert.com/benefits). 'It will tell you everything you should be getting,' says Archana. Don't forget, too, that you're entitled to free dental care and prescriptions from now until your baby's first birthday – ask your midwife or GP for a FW8 form.

## Learn to haggle

Use price comparison sites like [moneyfacts.co.uk](http://moneyfacts.co.uk) or [moneysupermarket.com](http://moneysupermarket.com) for the best deals on utilities, credit cards and insurance, then either switch or take deals to your existing provider and negotiate. 'You'd be surprised at how many companies will agree if they think you're going to leave,' says Simonne.

## Working the numbers

Our guide to your rights, benefits and pay as a mum-to-be

**15 weeks** before your due date – if she hasn't already guessed, this is when you need to tell your boss you're pregnant, when you're due and hand in your MAT B1 form. If you don't, you could struggle to get your maternity leave and pay sorted.

**52 weeks** – this is how long you can take for maternity leave. Plus, you should still get your annual leave on top of this.

**90%** of your usual salary – that's the amount of pay you should get for the first six weeks of your maternity leave.

**£128.73 a week** is the current payment for Statutory Maternity Pay (SMP). Most working women are paid this from the end of week six to week 39 of maternity leave.

**£102** – if you earn less than this every week, or you are self-employed, you'll have to apply for Maternity Allowance. This is paid at 90% of your salary or £128.73 a week – whichever is smaller.

**13** – the amount of weeks you'll be unpaid during a one-year matleave stint. Make sure you budget for this!

**20 weeks** – the point from which you can swap maternity leave to your partner's paternity leave if you want to. SMP applies for a maximum of 26 weeks. Otherwise, your partner is entitled to up to two weeks ordinary paternity leave when your baby is born, again at £128.73.