

The cost of that priceless bundle of joy

Written by Monical Gerdeman

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This is part two of a two-part series on the cost of starting a family.

PUTNAM COUNTY — From “Here Comes the Bride,” to hear comes the baby, a pregnancy can cause several unexpected expenses.

From the day parents begin to try having a baby, the costs can become very overwhelming. From vitamins and minerals to insurance coverage, the price of that priceless bundle of joy can be very expensive.

One added expense of a pregnancy can be maternity clothing. Clothing can be purchased at a wide range of prices and may not be necessary at the beginning of your pregnancy.

“Unfortunately, I did have to purchase new clothes. I had a hard time doing this because it is something that will only be worn for a few months. I tried to get creative when buying maternity clothes so I wouldn’t have to buy too much. For two pairs of pants, three tops and leggings, I spent about \$100,” said expectant mother Renee Neidert. “I did buy a pregnancy band, which allows me to wear some of my ‘non-maternity’ pants during pregnancy. I am really glad I made that purchase because I have been able to continue wearing my ‘normal’ clothes throughout my pregnancy. The pregnancy band was probably right around \$15-\$20; it is definitely something I would recommend to other pregnant women. I believe that is one purchase that saved me money in the long run.”

Another place to check for maternity clothing is garage sales. If the clothes are needed in the middle of winter, most communities have digital garage sales on Facebook, where you can find all kinds of baby items and clothing.

As a first-time mother, Neidert has relied on family and friends as well as her baby shower for most of her supplies.

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"I cannot even begin to explain how much money a baby shower saves; I had a baby shower with my closest family and friends and received almost everything I registered for. Had I not had a baby shower, I would have spent thousands of dollars on the essentials for my baby," said Neidert. "Between just the bed and bedding we registered for, having a baby shower saved us nearly \$700. Now add in other items like bottles, diapers, changing pads, changing pad covers, car seats, strollers, pack 'n' plays and you can imagine how much money is saved just by having a shower. I really don't think there is any other option for first-time parents; for the amount of items you need for one baby, a shower is absolutely essential!"

The new insurance plans may also be a bit surprising. According to Greg Brown with Nationwide Insurance in Ottawa, there are several questions to be aware of before becoming pregnant and also things to ask during the pregnancy.

"Keeping informed is the best advice I have; feel free to ask as many questions you can think of to your insurance company. You don't want to get to your first appointment and find out it's not covered for one reason or another," said Brown.



"I am very lucky to have insurance through my job and my husband," continued Neidert. "I know things will get more expensive for us once we actually go into labor but right now, we haven't spent much at all on doctor/hospital bills. For about the first seven months, I was at the doctor once a month for checkups. Within those several months, I had blood work and testing done. Between my primary and secondary insurance, most of the costs have been taken care of. I am now at the point in my pregnancy that I am going to the doctor every two weeks; in just four weeks, I will be having weekly visits. I don't anticipate these will cost me much, either. I know I will probably be in for a bit of a shock when I get the bill for labor/delivery and recovery for both me and my baby but as of today, I am very thankful for my insurance because I have not spent much out-of-pocket."

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As the health field continues to change, Brown expects insurance policies to do the same.

“Even if you ask the questions today and do not plan to become pregnant for several months, I would make sure you re-visit those same questions. You never know what is going to change,” added Brown. “Another thing to think about is life insurance. An infant only costs between \$10-\$20 (monthly) to insure with a reasonable amount of whole-life insurance. This may be something to also look into to make sure your child is insured into his/her early years. Whole-life insurance policies last their entire life, as the rates do not change. This can help your child in the future if the policy is continued.”

Overall, the expense of having a baby can be overwhelming. Parents-to-be need to keep in mind to ask the correct questions to their insurance company and they can never ask too many questions.

“There are some obvious big expenses to being pregnant and having a baby but if you are willing to do a little research and are willing to receive hand-me-down items, you can save a lot of money. My advice would be to keep an open mind and to seek help whenever you need it. There are a lot of people and programs targeted towards helping families,” Neidert finished.