

BABY ON A BUDGET

Plan and save for baby's first year — without buying everything brand new

DUE DATE _____

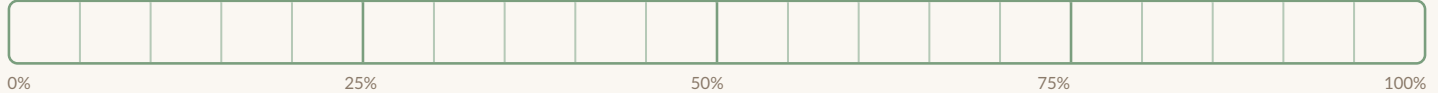
Set a savings goal, estimate the real costs, and decide what to buy new vs secondhand.

FREE PRINTABLE

BABY FUND SAVINGS TRACKER — COLOR IN AS YOU SAVE

Goal: \$ _____

Saved so far: \$ _____



Color in one box for each 5% of your goal you reach — a little each paycheck adds up.

FIRST-YEAR COST ESTIMATE

Diapers & wipes	\$ _____
Formula / feeding	\$ _____
Clothing (0–12 mo)	\$ _____
Nursery & furniture	\$ _____
Car seat & stroller	\$ _____
Health / copays	\$ _____
Childcare	\$ _____
Other	\$ _____
► ESTIMATED TOTAL	\$ _____

✓ REGISTRY PRIORITIES

☐ Car seat (buy new)
☐ Crib & safe mattress
☐ Stroller / carrier
☐ Diaper stockpile
☐ Bottles & feeding
☐ Baby monitor
☐ Other: _____

ESSENTIALS — BUY NEW vs SECONDHAND

ESSENTIAL	NEW	2ND-HAND
Car seat	☐	☐
Crib & mattress	☐	☐
Clothing	☐	☐
Stroller	☐	☐
High chair	☐	☐
Baby carrier	☐	☐
Toys & books	☐	☐
Bouncer / swing	☐	☐
Changing table	☐	☐
Bath tub	☐	☐

Maternity-Leave Gap Plan

How many weeks unpaid? How much do you need to set aside to cover the gap?

"Babies need love and safety, not a showroom nursery — secondhand is smart, not less."