



The Wall Street Journal. Financial Guidebook for New Parents

Stacey L. Bradford

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A practical approach to affording your kids from cradle to college.

Bringing home your bouncing baby boy or girl should be an exciting time of celebration—not cause for worry about how you’re going to pay for feeding, clothing, and caring for your new bundle of expenses. The average family will spend between \$11,000 and \$16,000 during a new baby’s first year, and more than \$200,000 before a kid’s eighteenth birthday. Unfortunately, a second child only doubles your costs, with little economy of scale for each additional baby.

Before you start using these statistics as birth control, take a deep breath and know that you can have a family and make a comfortable future for your children while saving for your own important goals. *The Wall Street Journal Financial Guidebook for New Parents* shows you the way, with information on how to:

- Safeguard your child’s well-being with wills, trusts, and life insurance
- Best weigh your child-care options and decide whether to go back to work
- Save on taxes with child-friendly tax credits and deductions plus tax-advantaged benefits at work
- Manage your family’s health-care costs
- Save for long-term costs by setting up a college fund
- Spend smart and save money at every stage of your child’s development
- Continue to contribute to your own retirement savings

From maternity (and paternity) leave to flexible spending accounts to 529 college plans, *The Wall Street Journal Financial Guidebook for New Parents* provides all the information you need to meet your child’s expenses while also protecting your family’s financial security.

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Rick Briones:

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