

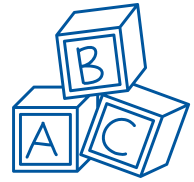


Baby Budget Checklist: Everyday & Long-Term Financial Planning

Everyday Expenses (First Year & Ongoing)

These are recurring costs you'll want to build into your monthly budget:

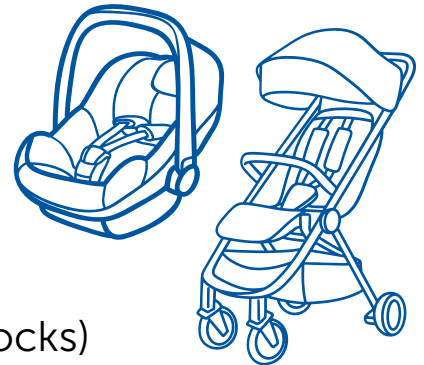
- Diapers & Wipes
- Formula or Breastfeeding Supplies (e.g., pump, bottles, nursing pads)
- Baby Food & Snacks (starting around 6 months)
- Clothing & Shoes (babies grow fast!)
- Bath & Hygiene Products (baby shampoo, lotion, nail clippers)
- Toys & Books
- Childcare Costs (daycare, nanny, babysitter)
- Medical Co-pays & Prescriptions
- Transportation Costs (gas, car seat upgrades, stroller)
- Household Supplies (laundry detergent, cleaning products safe for baby)



One-Time or Occasional Purchases

These are upfront costs or items you'll replace less frequently:

- Crib, Mattress & Bedding
- Changing Table or Pad
- Car Seat & Stroller
- Highchair
- Baby Monitor
- Playpen or Activity Center
- Babyproofing Supplies (outlet covers, cabinet locks)
- Maternity & Nursing Wear
- Birth & Hospital Costs (including deductibles and out-of-pocket expenses)





Long-Term Financial Goals

Planning ahead helps reduce stress and build security for your growing family:

- Emergency Fund (3–6 months of expenses)
- Health Insurance Review (add baby to your plan, consider HSA/FSA options)
- Life & Disability Insurance (to protect your family's income)
- Will & Estate Planning (including guardianship decisions)
- College Savings Plan (e.g., 529 plan)
- Home Upgrades or Purchase (more space, safer neighborhood)
- Retirement Planning (don't pause your future while raising a family)
- Family Vacation Fund (for bonding and making memories)

How a Community Bank Can Support You

Use this checklist as a conversation starter with your local Heritage Banker. They can help you:

- Set up automatic savings plans
- Open high-yield savings or CDs for future goals
- Explore affordable loan options for home or medical needs
- Access budgeting tools and financial workshops
- Get personalized advice from someone who knows your community