

## CHAPTER ONE

# Choosing to have a baby or not

**I**n this section we will explore if you want to become a parent, what you want to get from it, and what you want to contribute.

The first step in becoming able to deal with these challenges is to deepen our understanding of ourselves and how we are likely to respond. In doing so, we can also become more accepting of change and increasingly able to build personal resilience. You will also benefit from going through the self-reflection exercises in this chapter when you are pregnant or if you are already a parent. It's worth recognising that the more you know yourself and look after yourself, the more you are able to look after your children, and the happier you are likely to be. By taking time to acknowledge yourself you will be giving your children a valuable message about your worth.

We will be taking you on a journey of reflection about what's important to you in your life, as well as dealing with change and looking at whether or not to get pregnant, pros and cons of having a baby, parenting styles and practical considerations you may want to take into account when making such a big life-changing choice.

Based on feedback and our own experience as coaches and psychologists, we have found it helps if people write down their answers, rather than just think about them. The workbook has been designed to follow a self-coaching approach. We suggest that you talk about the questions with your partner or another close friend/family member, then make notes to summarise your thinking.

Please select the exercises or questions which are relevant to your own situation. Some of them are designed to get you to think about particular issues in a number of different ways. There are no right or wrong answers; rather this book is designed to help you explore your own personal situation and increase your self-awareness.

*Self-awareness*

“He who knows others is wise. He who knows himself is enlightened”.

—Lao Tzu

Self-awareness is useful to us throughout our lives, and the ability to self-reflect is particularly useful during personal change and transition, including the change that having a baby would mean to you. Self-awareness includes a recognition of our personality, our strengths and weaknesses, our likes and dislikes.

Self-awareness can help individuals to recognise personal stresses and pressures. It is also often a prerequisite for effective communication and interpersonal relations, as well as for developing empathy.

In simple terms, self-awareness is about trying to understand who we really are, why we do the things we do and how we do them. By becoming more self-aware we can gain a greater degree of control over how we are operating in the present, instead of reacting to events without consideration of the consequences of our decisions.

Listed below are some of the benefits of increasing your self-awareness:

- Gaining more control around pregnancy and birth
- Being more flexible and confident in our approach to raising children
- Helping ourselves to deal with challenges in a more positive and less anxious way
- Interacting better, communicating more effectively, and understanding our relationships with others—including our partners and children—more fully
- Making better decisions around parenting
- Reducing our stress levels
- Getting more out of life.

*Activity 1.1: Where am I now?*

The activity below is designed to start the thought process about who you are and where you are in your life.

Answer the following questions:

Where am I now (in my life) with regards to work, social life, relationships?

Where do I want to be?

If I decide to become a parent, how do I want to be?

What do I want to get out of this workbook (we suggest that you try to be as specific as possible)?

*What is important to me?*

Very rarely do we take time for self-reflection. A good starting point for coaching yourself, whether you are considering having children or if you are already a parent and want to understand yourself better, is to explore what is really important to you.

In order to make good decisions both as a parent, and in life as a whole, we all need to have a clear understanding of what is important to us—alongside understanding our values, beliefs and also our attitudes towards major issues.

From our experience of coaching hundreds of people from a wide variety of backgrounds, we have found no two people are exactly identical. Each has their own experience and point of view.

For some, relationships have a central importance in their life, while others value time spent on their own.

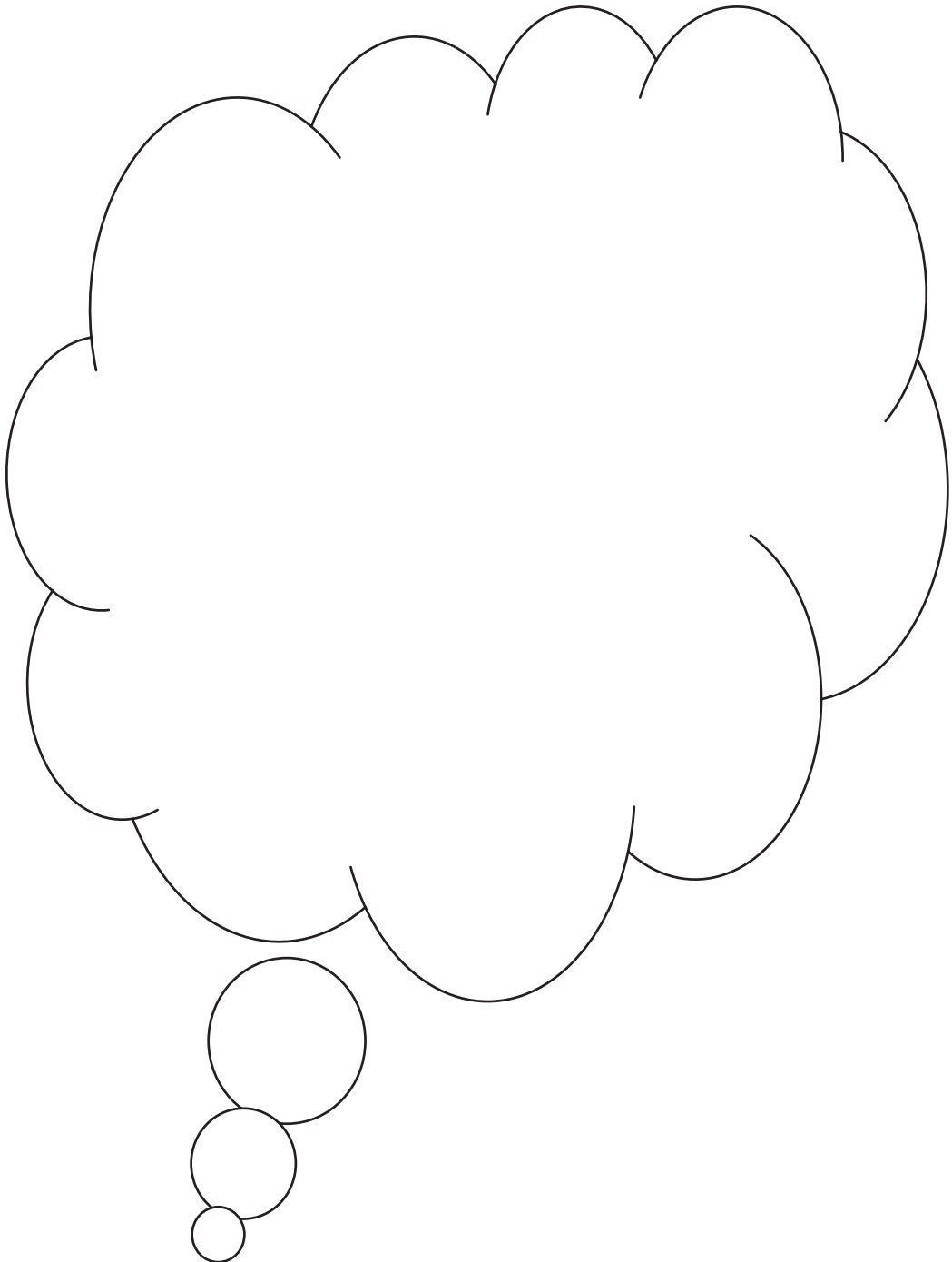
In the two columns in the table on the following page, list the areas that are most important to you in life as a whole and what you think will be important to you as a parent.

*Activity 1.2: Areas of my life that are important to me*

<i>My life as a whole at present</i>	<i>Me as a parent in the future</i>

Reflecting on your answers above, what insights have you discovered?

Please write them down here if you would like to:



*Activity 1.3: Knowing yourself*

Here are ten questions which will help you to think about who you really are. Of course we could have come up with a hundred, but hopefully this is a useful place to start.

What are your strengths?

What are your weaknesses?

How do your friends describe you?

What types of activities did you enjoy doing when you were a child?

What do you enjoy doing most now?

What is the most important thing to you in your life? Do you feel you have a particular purpose? What is this?

What are your dreams and goals for the future?

In what situations do you feel most stressed?

In what situations do you feel most relaxed?

What qualities do you like to see in people?



## *Change*

“It is not the strongest of the species that survive, nor the most intelligent, but the ones most responsive to change”.

*—Charles Darwin*

Change is all around us. It is constant. Our current situation is merely a snapshot within that process of change and regeneration. Our attitude to change is central to our ability to thrive. The ability to handle change is an important life skill. There are a number of ways in which we can help you to understand and work with change.

Sometimes we can decide whether we want to make a change or not. However, there are situations where change is imposed, the birth of a child being one of them.

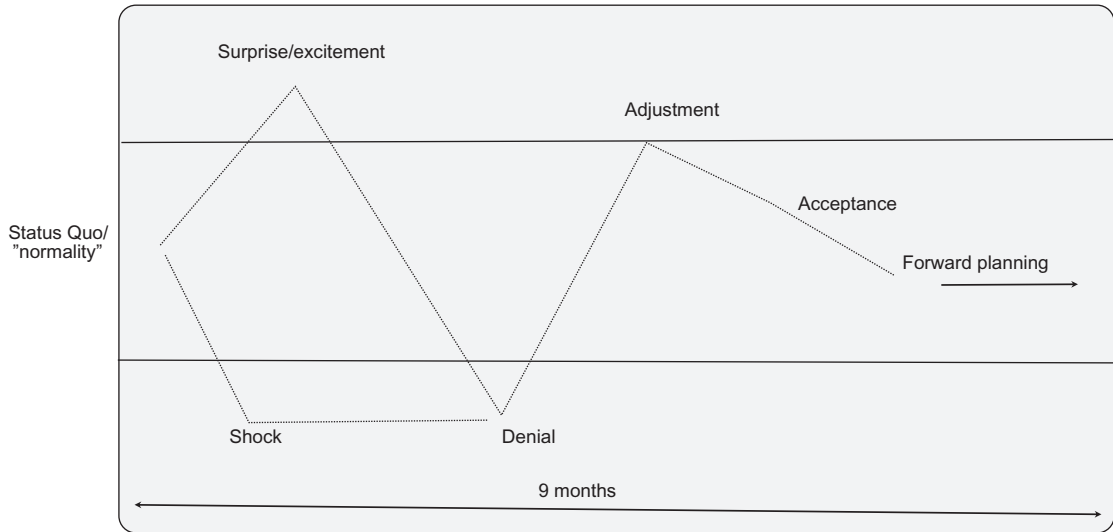
Even though we are all aware that we will have to make changes when we have children, the birth of a child changes our lives completely, and that can be a shock. Research suggests that the primary reason for this reaction is that change, when imposed upon an individual, is more difficult to deal with as it takes away one’s sense of control. This has been shown to have a significant influence on physical and psychological well-being. If you find that you or your partner is pregnant “without having made the choice”, you may find the initial phases of pregnancy and birth more difficult.

### *The pregnancy news emotional change curve*

The original work on the change curve came from research attributed to Dr Elizabeth Kubler-Ross. It has been used to highlight the emotions for various changing events or transitions in life and can be used in some way to describe the fluctuating feelings of having a child, particularly if it is unplanned.

We have developed our own model of the change curve to illustrate the emotions encountered when you find out you are pregnant.

Diagram 1: The pregnancy news emotional change curve



The curve and its stages should not be seen as a rigid series of sequential or uniformly timed steps throughout your or your partner’s pregnancy and early months of being a parent. Rather, it is purely a guide. Some people do not experience all the stages and whether you do or not will largely depend on whether your baby is planned. Each individual will experience the curve in their own way. It should be noted that these feelings are normal and sometimes can seem quite conflicting.

When you realise it is normal to have these conflicting feelings and emotions you may feel better about yourself and better equipped to deal with your situation. The following sections of this book will help you with this.

Pregnancy news—emotional curve.	
<i>Stage</i>	<i>Interpretation</i>
Status quo/normality	The status quo, life carries on as usual, there are no imminent signs of change.
Surprise/excitement	This stage is categorised by feelings of surprise and excitement. You may feel overwhelmed with the news of the pregnancy, you may feel excited, or relieved if this is a long-awaited pregnancy.
Shock	Some people may feel shocked at finding out that they or their partner are pregnant—and probably more so if the pregnancy wasn't planned.  Awareness that this is part of the natural process can help individuals to deal with the emotions and make plans for the future.
Denial	There is a conscious or unconscious refusal to accept the fact that you or your partner are pregnant. It can be seen as a defence mechanism. This is perfectly natural. The danger is that some individuals can become locked in this stage. In a pregnancy context, this could manifest itself as disbelief that you are actually going to be parents.
Adjustment/Realisation	This stage will vary according to the person's situation and for a lot of people shows that the person/couple has begun to accept the reality of expecting a baby and the lifestyle changes that will need to be made.
Acceptance	This phase can be seen as the start of the new mindset. The individual starts to examine scenarios and tests what these options could offer if accepted.
Forward planning	Again, this stage varies according to the person's situation, although broadly it is an indication that there is some clarity around the circumstances and objectivity.  At this stage, you are likely to make decisions about your lifestyle and how having a baby is going to change your current situation and start to put in place some plans and actions.

*Activity 1.4: Managing the stress and anxiety of change*

Change can feel overwhelming, especially at first. Answering the questions over the following pages will help you to clarify your response to change. It is often helpful to think things through carefully in a structured way.

Do I know enough about what it means to have a baby? If not, what do I need to know?

How can I find out more information?

Who can I ask?

Do I understand how the change will work?
How will it impact on me?
How will it impact on my work and my relationship with my partner?
Are there areas which remain unclear? If so, where and how can I obtain clarification?

The biggest benefit of the change curve is that it helps us to understand that our reaction to change is natural. Many people will have a similar set of emotional responses when dealing with the change of lifestyle that having a baby will bring.

*Activity 1.5: Life goals*

In planning our future we need to recognise where we are starting from.

You may have already thought about the journey into your future; from where you are now to where you want to be. If not, here are some questions to get you started.

Try to be as detailed as you can in responding to the questions.

Remember: it's fine if your answers are the same for two or even three of the questions. Try to be specific.

What would you like to be, or be doing, in:

5 years?

10 years?

15 years?

20 years?

What are the three most important things you would like to achieve over the next ten years?

1

2

3



What do you need to do to make these things happen?

1

2

3

How would children affect your life goals?

How would children affect your relationship?

How would children affect your way of life/life style/career?

*Should I (we) get pregnant?*

“A baby will make love stronger, days shorter, nights longer, bankroll smaller, home happier, clothes shabbier, the past forgotten and the future worth living for”.

—*author unknown*

We think it is useful to weigh up the pros and cons of having a baby as objectively as we can before taking the first step towards conception. First, we need to decide whether there are benefits in staying as we are. It is useful to acknowledge what these benefits are, and to examine whether those we expect to get as a result of having a baby will be greater.

While it may be useful to deliberately consider the pros and cons of having a baby, we do acknowledge that ultimately emotions and a ticking body clock may override any seemingly rational decisions.

We also want to stress that we are not dictating the rights or wrongs of having a baby, rather we are asking questions to facilitate the decision making process, especially when lifestyle and career aspirations need to be considered.

We have provided four key questions in Activity 1.7 which may help you explore the potential advantages and disadvantages of your choices. These will also help you to minimise any negative surprises. With each question, be strict with yourself. As soon as you’ve written an answer, ask yourself: ‘... and what else?’ Keep asking until you cannot generate any more reasons.

“Making the decision to have a child is momentous. It is to decide forever to have your heart go walking outside your body”.

—*Elisabeth Stone*

*Activity 1.6: Should I (we) get pregnant?*

What would happen if I (we) did decide to have a baby?

What would happen if I (we) didn't?

What are the longer term benefits if I (we) have a child?

What are the longer term disadvantages of having a child?

These questions allow a surprising number of additional insights to surface.

If you are part of a couple you may want to consider at this stage what your expectations are in relation to having a baby. The more you manage to communicate your expectations, the better well-equipped are you to face the changes involved for you in becoming parents.

### *Diversity: the changing face of families*

We live in a diverse society where there are many varied types of families, including same-sex couples, single parents, blended families (one or both of you has children from a previous relationship) and parents who are from different cultures to each other and to the main culture they live in. In addition to the above considerations for wanting a baby, same-sex couples, or those with a different cultural background and single potential parents will have additional decisions to consider.

“Whether you are a single parent family, two parent family, step or blended family, yours is as real and valid as any other”.

—*Agnes Bamford & Anna Golawski*

If you are in a lesbian relationship you may need to discuss who the birth mother will be and who the sperm donor will be. Regarding the latter point, is this person to be anonymous or will the father be involved in the upbringing of the child?

If you are a single woman who wants a child but is not in a relationship you may also need to consider sperm donation in order to conceive and whether this is done anonymously. We suggest that you consider the section on what having a baby means to you and think about the support network around you in bringing up a child.

If you are in a blended family, you may need to consider the possible impact on the existing children of having new siblings. How will you manage the new family dynamics for example? What do you need to do to communicate with the children and reassure them if they have concerns? How will you handle any jealousy? How will you and your new partner integrate your families together?

If you are from a different culture you may speak another language; you may want to reflect on whether you wish to bring up your child to be bi-lingual. There is substantial evidence that speaking more than one language is beneficial for a child. You may wish to consider these three questions with your partner: What effort is required to make your child speak your mother tongue? What are the benefits? How does your partner (if he/she does not speak your language) feel about this?

### *Pros and cons of having a baby/another baby*

The decision to have a baby is an intensely personal one, and there is no right or wrong answer. Sometimes events overtake us.

There are many factors to consider when planning a family, such as:

- Are you both willing to become parents?
- Are you ready to have a child—financially, emotionally, physically?
- Will the baby be naturally conceived, would you wish to use IVF or adopt?

Many parents-to-be romanticise about having a baby and don’t realise the major impact that having a baby can entail. Everything from your career, social life, lifestyle, relationship with your partner and extended family will be affected (in good and challenging ways).

Some people have firm ideas as to whether they want to become a parent or not, and sometimes how many children they ideally would like to have. Others may feel less certain and making a list of pros and cons of having a baby may help clarify the situation for them.

*Activity 1.7: Pros and cons of having a baby/another baby*

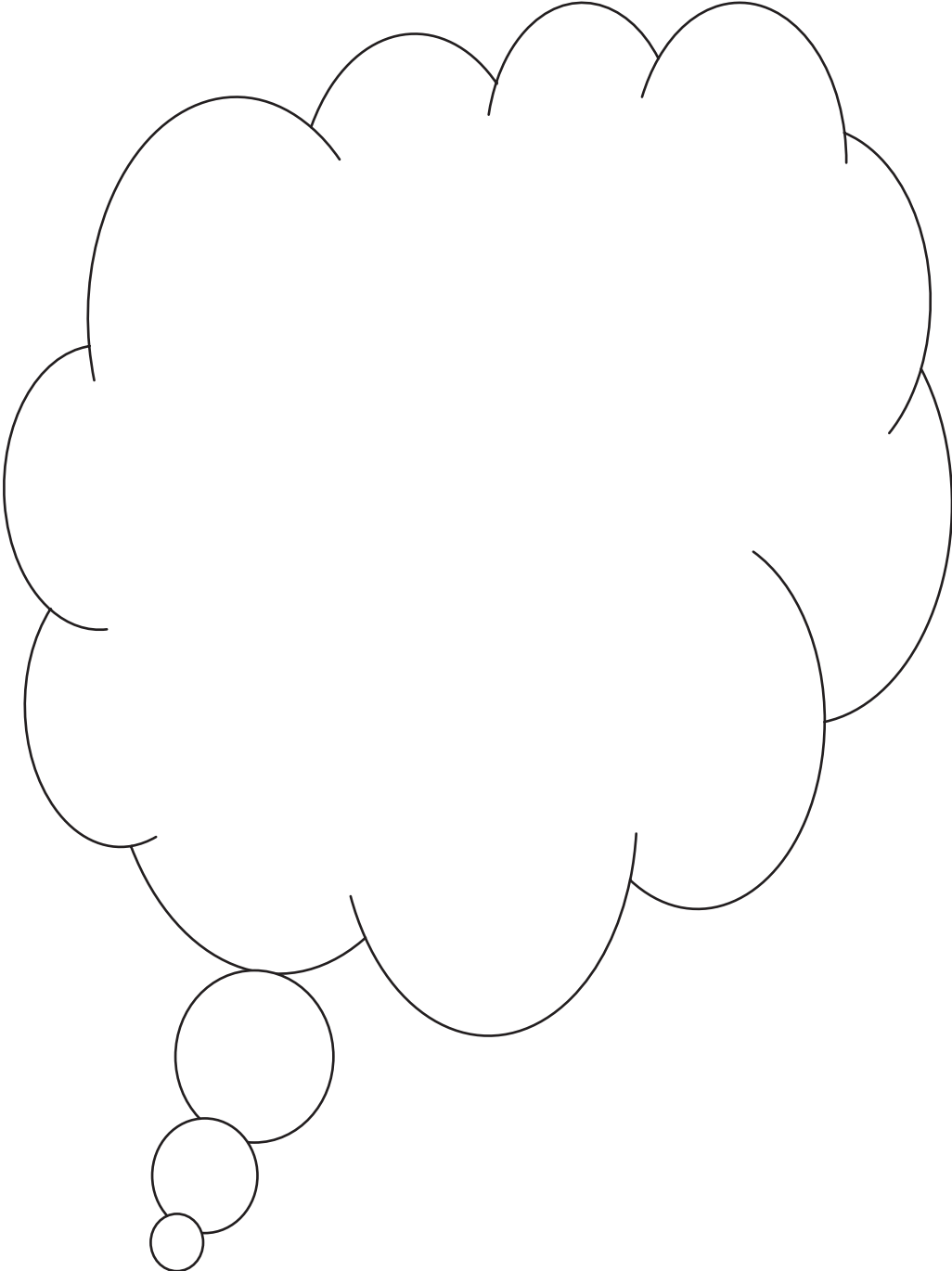
Make a list of the pros and cons of having a baby and how it may affect your current lifestyle.

When one of us did this we consulted friends, colleagues, and wider family to listen to their experiences and build up a wider range of perspectives. You may wish to do the same (again, remember that emotions may override rational decisions).

<i>Pros</i>	<i>Cons</i>

Once you have drawn up the list, take time to reflect on it and identify what surprises there were and if you feel differently about whether you want a baby, bearing in mind that your gut instinct may override any rational thoughts!

Please write down your reflections:



*When do you want your child to be born?*

Many parents don't have a choice as to when they try to conceive—some people get pregnant immediately whereas for others it can take months if not years. Many couples find that they are expecting a baby without having planned it.

However, there are some factors that are worth taking into consideration if you have the choice of when to try to conceive:

You may want to avoid Christmas or other times which are busy and expensive times of the year, or avoid having babies in July or August as it means they will be one of the youngest in their year at school. It is not surprising that research evidence shows that it takes a while for the younger child in a year to catch up with the performance of older children born in September or October.

If you have a definite time of year when you would like to have a baby you may want to think about when you try to conceive.

There are other health issues to consider when having a baby—ages of the parents, for example, and the fact that after the age of 36 there are increased health risks for mothers. However, it should be noted that more and more women are having babies in their later thirties, and forties. We would recommend speaking to your doctor or midwife if you have any concerns.

That said, it is rarely possible to time births with great precision and there is no “perfect” time to have a baby.

*IVF or adoption?*

For some people, getting pregnant does not happen as easily as they may have hoped. You may like to consider what you would do, or how you might feel, if you don't get pregnant.



*Activity 1.8: Alternatives to getting pregnant*

What if we don't get pregnant?

When should we seek advice from a doctor?

After six to twelve months of trying, some couples decide to consult their doctor.

Your doctor may offer tests as well as discussing with you other options. For some couples this may ultimately lead them to consider other options such as IVF or adoption.

IVF treatment can be costly and can affect some people emotionally. If this happens, we would suggest that you and your partner talk openly about your feelings about the choices you have.

### *Unplanned pregnancy*

Just as some people may struggle to conceive, others may find themselves unexpectedly pregnant and have to decide whether they are able and willing to keep their baby.

We suggest that you seek specialist support in such a situation to discuss your options in order to make the right decision for you and your circumstances. At the end of the book is a list of useful resources.

If you are willing to keep the baby, this is your ultimately your decision, however it is worth discussing the situation with friends, family or partner as soon as possible.

Consider how having the baby can be a great experience.

### *How did your parents bring you up?*

In the same way that there is no perfect time to have a baby, there are no such things as perfect parents. This may be a time for you to reflect on how you were parented yourself.

Psychological research into child-rearing has resulted in identifying three main stereotypes of parenting (Berk, 2008).

### *Assertive parenting*

This style involves setting rules and boundaries for children whilst also showing them love and affection. Parents listen patiently to their child's viewpoints and include them in family decisions. The parents are in control, but allow their children the freedom to develop and make mistakes. Children are lively and happy, and have high self-esteem and self-control.

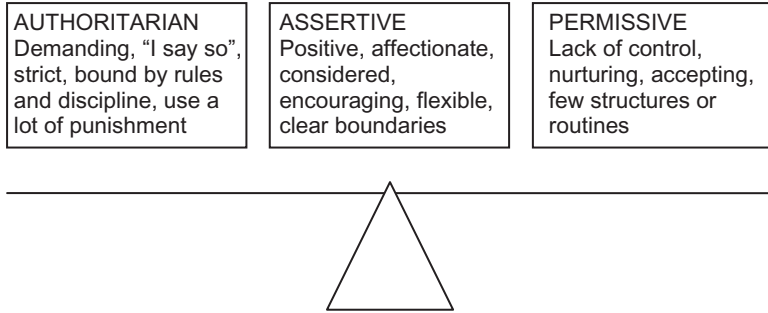
### *Authoritarian parenting*

This style of parenting sets high demands on children and places a high value on conforming to rules and discipline. Parents tend to have an attitude of "do as I say". Children are found to be anxious and withdrawn and can react with hostility when frustrated.

### *Permissive parenting*

This style involves being nurturing and accepting of children's misbehaviour, but it avoids making demands and therefore lacks control. The children are allowed to make their own decisions before they are capable of doing so. There is a lack of discipline, boundaries and structure. Children tend to be immature, disobedient and rebellious and have low self-esteem (Berk, 2008).

Nobody can be expected to be "perfect" parents. Every parent fluctuates along the continuum from authoritarian to permissive. Indeed, many parents rightly adopt a flexible response according to the situation, bearing in mind the context. This might be called 'situational parenting', utilising the most effective style for any given situation and issue, ensuring that the response is fit for purpose. In the following exercise we suggest you consider where you are on the 'average' day. Of course this is not a scientific exercise—our aim is to help you think about your parenting style and how it fits with your aims and with those of your partner.



*Activity 1.9: Parenting styles*

Use the scale diagram above to think about how you were parented.

What effect has this had on you?
How might your childhood experiences influence how you view raising children?
How does this fit with your partner's style?

What changes may you want to make if any?

It is also important to take into account that the parent-child relationship is a two-way street, especially over time. Perhaps children's own characteristics contribute to the ease with which the parents can adopt an assertive style.

### *Nutrition and fitness for pregnancy*

Once a woman has found out she is pregnant there is a great incentive to eat well for both her health and fitness, and for the wellbeing and development of her unborn baby.

It is also worth paying attention to nutrition and fitness in the months leading up to conception, these being factors which can play a part in the woman's ability to conceive.

Indeed, we now know about the enormous impact of parental, and even grandparental, nutrition and health upon the baby's future wellbeing and development. The following factors are particularly critical:

- Parental nutrition
- Air breathed—avoidance of active or passive smoking
- Stress, particularly in the mother.

A summary of the detailed research evidence is contained in an excellent BBC Radio 4 series entitled *The First 1000 Days* by Dr M Porter (2011) and is available on podcasts; it is recommended. In short, the first 1000 days of the baby's life, from conception, in the womb, and beyond, have a critical effect on the child's future health, welfare and longevity.

In completing the food diary described below, consideration should be given to smoking, alcohol, and stress levels.

These aspects of life may need specific review and attention.

You might like to use a food diary as a tool to help you reflect on how healthy your current diet and lifestyle is.

*Activity 1.10: Food diary for pregnancy*

	<i>Monday</i>	<i>Tuesday</i>	<i>Wednesday</i>	<i>Thursday</i>	<i>Friday</i>	<i>Saturday</i>	<i>Sunday</i>
Breakfast							
Lunch							
Dinner							
Snacks							
Drinks							
Alcohol							

At the end of the week review your diet with your partner or a family member and consider whether you wish to make any changes.

1. Do I need to review my diet and nutritional intake?

2. Do I need to review any habits relating to smoking (through direct or passive smoking, such as being in a smoky environment)?

3. Do I need to review alcohol use?

4. Are my ways of stress management effective or is a review needed? If so, who is best to discuss this with me?

### *Supplements*

The general advice is that taking a supplement of folic acid one to three months before conception and for the first trimester will reduce the risk of spina bifida. Other suggested supplements are vitamin B12 and iron which are used to make red blood cells for the baby and mother.

Before taking any supplements, you should seek advice from your doctor.

#### *Activity 1.11: Supplements*

Do you feel you would benefit from taking supplements? If so, how?

What supplements, if any, are you considering taking?

### *Fitness and exercise*

In addition to a healthy diet, it is recommended that women who are planning on getting pregnant also do exercise to ensure they are physically fit and healthy.

*Activity 1.12: Exercise in pregnancy*

For a week, track how much exercise you do in your daily routine and note it in the box below. After a week, review this and see if there are any changes that you would like to make and note them in your plan.

<i>Day</i>	<i>Current exercise</i>	<i>Planned changes (if any)</i>
Monday		
Tuesday		
Wednesday		
Thursday		
Friday		
Saturday		
Sunday		



What changes, if any, would you like to make in the exercise you take?

How will you fit this into your current lifestyle?

### *Activity 1.13: Fitness goals*

If you do wish to take part in a fitness/exercise programme, the following questions may help you achieve your goal:

What are your fitness goals? (e.g., a certain weight, fitness level or dress size) By what date?

What is your current level of fitness? Are there any medical/health issues that you need to consider?

What can you do to achieve your goal? How often would you do the activities needed to achieve your goal?

What is the first step you are going to take in achieving your goal?

*How will having a child affect your family budget?*

“Mother Nature, in her infinite wisdom has installed within each of us a powerful biological instinct to reproduce; this is her way of assuring that the human race, come what may, will never have any disposable income”.

—David Barry

Having a baby is going to add to your day-to-day living costs, from food and clothing to childcare fees. Some parents also review their long term savings plans for costs such as weddings or university fees.

Try to think of your financial planning as if you were running a business. You may already have a firm hold and understanding of your finances and may not feel that this section is relevant. If you already plan your finances much of this will be familiar.

If you do not, we would suggest that you look at your current outgoings (expenditure) in comparison with your current income. You will be able to produce a budget planner. This will allow you to get a better understanding of what your day-to-day life is costing and identify future changes in costs and how this may impact your current lifestyle. It will also help in returning to work and calculating childcare costs vs. salary.

We are not suggesting that you plan your annual expenditure to within £5, but maybe trying to be within £200 would be helpful. By using a budget planner, like the one below, you can get a better understanding of what life costs. This can help you decide whether the balance between

your income and expenditure is right for you, whether you and your partner need to go back to work full-time or part-time after your baby is born, and how this may affect your work–life balance and other family commitments. Remember, it is always easy to under-estimate costs and over-estimate prospective income, forgetting about deductions.

*Activity 1.14: My financial planner*

On the following pages we have set up a six month financial planner for you to complete.

For the purposes of this activity, the terms running down the left hand column are defined as follows:

*Income*

Net Salaries	Family salaries, benefits, child tax credits
Others	Any tax refunds, bonuses, assets, rental income

*Outgoings*

Transport	Car purchase, fuel, service/MOT, road tax, repairs, insurance, public transport costs
Household	Water rates, council tax, gas, electricity, telephone, TV licence
Food	Food and drink
Insurance	Contents, buildings, life policies, medical
Home and garden	Maintenance/DIY, heating, furniture, garden furniture/equipment/maintenance
Holidays	Hotels, travel fares, insurance
Social	Dining out, entertainment
Dependents	Allowances, gifts, maintenance payments, school fees
Personal	Clothes, hobbies, gifts, charity, medical, dental, optician, subscriptions, fares

*Miscellaneous*

	Bank charges, contingencies, long term savings plans, pension
New baby	Equipment, clothes, toys, cot, pram, car seat
Childcare	Nursery, childminder, holiday clubs, babysitting

Table 1. My six month financial planner

<i>Months</i>	<i>Month one</i>		<i>Month two</i>		<i>Month three</i>	
<i>Expected costs v. actual</i>	<i>Expected</i>	<i>Actual</i>	<i>Expected</i>	<i>Actual</i>	<i>Expected</i>	<i>Actual</i>
Income:						
Net salaries						
Other						
Income total						
Outgoings:						
Transport						
Household						
Food						
Insurance						
Home & garden						
Holidays						
Social						
Dependents						
Personal						
Miscellaneous						
New baby						
Childcare						
Outgoings Total						
Bank opening balance						
Bank closing balance						

<i>Months</i>	<i>Month four</i>		<i>Month five</i>		<i>Month six</i>	
<i>Expected costs v. actual</i>	<i>Expected</i>	<i>Actual</i>	<i>Expected</i>	<i>Actual</i>	<i>Expected</i>	<i>Actual</i>
Income:						
Net salaries						
Other						
Income total						
Outgoings:						
Transport						
Household						
Food						
Insurance						
Home & garden						
Holidays						
Social						
Dependents						
Personal						
Miscellaneous						
New baby						
Childcare						
Outgoings Total						
Bank opening balance						
Bank closing balance						

*My financial planning*

In the space below, write some notes about what you discovered from your financial planning over six months.

Were there any surprises (good or bad!)?

Were there areas where you thought you were going to spend much more (or less) than you actually did?

Where were the biggest outgoings?

Over the next six months to a year, what changes might you want to make?

What long term savings plans for your children do you want to include, if any?

Notes:

### *Financial hints and tips*

Look for simple ways to save money.

Try to get into the habit of planning your budget over a period of time in the way you did on the previous page. It is a good idea to monitor this kind of plan on a regular basis.

There are hundreds of items of baby equipment, toys and gadgets available to buy and, particularly with a first baby, it can be tempting to get carried away and end up with a house full of unused items.

It is worth getting feedback and recommendations—particularly for high cost items—from friends and relatives who have had children, or from other sources. See the Useful Contacts section at the end of the book.

A good website for money saving tips is [www.moneysavingexpert.com](http://www.moneysavingexpert.com) which covers a range of savings including utility bills, insurance, banking, credit cards, coupons, and managing finances.

The National Childbirth Trust (NCT) holds “nearly new sales” across the UK where secondhand clothing, equipment and toys can be bought for much less than the original purchase price. You can find out about nearly new sales through the NCT website, details of which can be found in the Useful Contacts section at the end of the book.

#### *Activity 1.15: Think before you buy*

Before buying something, ask yourself the following questions:

Is it necessary? Do I really need it?

Is it more important to spend money on this than on the other things I need to pay for?

What savings could I make in order to pay for it?

Speak to other parents for advice on what is essential to buy for your baby and what is an unnecessary expense.

Speak to an independent financial adviser from a reputable company.

Check with your local tax office or Citizens Advice Bureau to find out what tax credits and/or child benefits you are entitled to.

Find out if your employer offers childcare vouchers; these can be a tax efficient way to pay towards childcare costs.

If you have credit cards or loans, calculate how long it will take to pay off the debt and how much interest will be charged. If at all possible, reduce or stop using credit cards unless the

interest rate is zero percent or you can afford to pay the balance on request. Try to get into the habit of clearing your credit card balance at the end of each month.

Use comparison sites on the internet to check for best deals on rates and charges for products and services.

Remember to budget for Christmas, birthdays and other incidental expenses.

### *Chapter summary*

You should now have reflected on many issues relevant to your own life goals and several practical issues relevant for pregnancy. At this stage you may choose to have a child, you may already be pregnant or you may choose to not have a child.

Whatever situation you are in, the more you can take control of your life, the better you will feel about it.

We will now turn to Chapter Two, which deals with pregnancy.