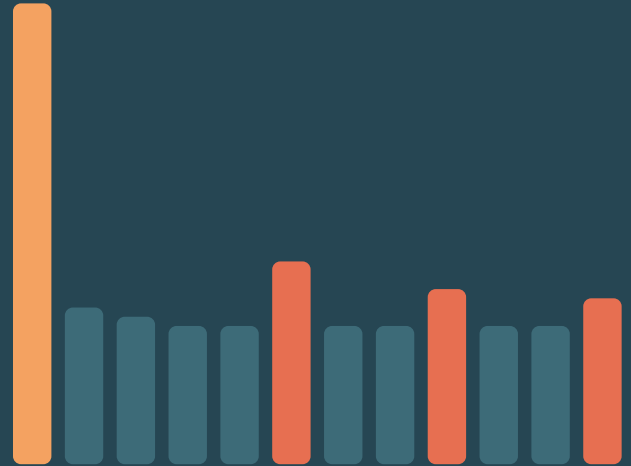




Baby Budget Planner

The first year, on paper

General educational information, not financial, tax or medical advice.
Benefits and rules vary by state and plan; check before you rely on them.
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First-year costs

Write your own estimates. Ask your health plan for the birth number, and local providers for childcare.

Cost	One-time	Per month	Notes
Birth out-of-pocket			Out-of-pocket maximum from your plan
Car seat			New, or with a known history
Safe sleep space and mattress			Meets current safety standards
Other gear			After gifts and hand-me-downs
Diapers and wipes			Compare price per diaper
Feeding			Formula, or pump parts and bottles
Childcare			Price at least three options
Clothes and other			Buy bigger sizes secondhand
Added health premium			Cost to add the baby to your plan
Totals			
First-year total = one-time + (per month x 12)			

Save before baby

Divide the one-time costs by the months until the due date. Tick off each month as you save.

One-time costs

Months until due date

Save each month

Month	Planned	Saved	Running total	Done
Month 1				☐
Month 2				☐
Month 3				☐
Month 4				☐
Month 5				☐
Month 6				☐
Month 7				☐

Leave budget

One row per week of leave. The gap is what to save ahead or pause.

Week	Pay source (employer, state, PTO)	Expected pay	Normal pay	Gap

Gear list

Tick what you have, what's coming as a gift, and what you still need to buy.

Item	When	Have it	Gift	Buy	Cost
Rear-facing car seat	Day one	☐	☐	☐	
Crib, bassinet or play yard	Day one	☐	☐	☐	
Firm mattress and fitted sheets	Day one	☐	☐	☐	
Diapers and wipes	Day one	☐	☐	☐	
Newborn and 0 to 3 month clothes	Day one	☐	☐	☐	
Feeding basics	Day one	☐	☐	☐	
Thermometer and nail clippers	Day one	☐	☐	☐	
Stroller or carrier	Can wait	☐	☐	☐	
Baby bathtub	Can wait	☐	☐	☐	
High chair	About 6 months	☐	☐	☐	
Baby gates	Before crawling	☐	☐	☐	
Convertible car seat	When outgrown	☐	☐	☐	

Secondhand car seats: only with a full known history, never after a moderate or severe crash, and before the expiration date on the label.

Childcare comparison

Three options side by side. Check licensing and inspection reports on your state's childcare website.

	Option 1	Option 2	Option 3
Name and type			
Weekly price			
Hours			
Meals and diapers included?			
Holidays and sick days			
Late fees			
Licensed or registered?			
Waiting list			
Commute time			
Monthly total			

Deadlines and paperwork

Write the date you need to act and tick it off.

Task	Deadline	Done
☐ Ask HR about parental leave, short-term disability and premiums during leave		
☐ File state paid leave paperwork (if your state has a program)		
☐ Confirm hospital and providers are in network		
☐ Add the baby to health insurance (employer plans: at least 30 days; Marketplace: 60 days)		
☐ Apply for the baby's Social Security number		
☐ Enroll in or change a dependent care FSA		
☐ Check birth bills against Explanation of Benefits statements		
☐ Consider updating your W-4		
☐ Check Medicaid, CHIP, WIC or other benefits		
☐ Join childcare waiting lists		

Published by Rip & Ride LLC, 30 N Gould St Ste R, Sheridan, WY 82801. Calculator and gear list at familypennysaver.com.