

Beat the credit

Having a baby needn't cost a fortune, says **Simone Castello**

According to the *Annual Cost of a Child Survey*, carried out by financial firm LV, parents could spend £186,032 on raising a child from birth to the age of 21. This equivals £8,859 a year, £738 a month and £24.30 a day.

It might read like a far-fetched sum, but if you consider the cost of equipment, clothes, toys, nappies and education, the constant outlay can affect your finances.

The arrival of your bundle of joy also means a loss of income - maternity pay and allowance don't stretch that far.

BABY BARGAINS

As a new mum-to-be, I felt overwhelmed by the heaps of things a

newborn is supposed to need, judging by what is displayed in shops and catalogues.

When I was pregnant, I joined Mumsnet's online forum, a handy site



where you can read product reviews, get parenting advice, chat with other mums and exchange tips.

Mumsnetters agreed that no, you don't

need all that stuff - although opinions varied on what was a waste of money - and buying second hand, was recommended.

I'm not an ebay person, so I hit the charity shops and found clothes, some equipment (moses baskets, prams), toys and books.

Talking about charity, the NCT's Nearly New Sales are a must. At a NNS I bought my travel system for £40, plus other bits and pieces for a few pounds. It's a win-win situation: you save money and help the NCT.

Other bargain-busting avenues are the ads in local papers and jumble sales.

Join all the baby clubs and ask your

crunch:

• baby on a budget

midwife for Bounty bags, which contain samples and vouchers.

Two items are best bought new, the car seat (unless you know it has not been in an accident) and the cot mattress (to avoid dust mite and mould; unless it's washable).

FREE & GREEN

I'm a great fan of Freecycle, a worldwide online network where items are given a new lease of life. It's free, fun and environmentally friendly!

Before I moved here I joined the East London one and was given a Moses basket, clothes, a cot and an electric breast pump.

As our baby grew, we freecycled the items we didn't need anymore and decluttered our

house. I'm now a proud member of Rugby Freecycle, which offers items suitable for babies and children.

TOYS & BOOKS

Join a toy library to borrow toys (a small charge might apply) and pay a visit to the library in the town centre to get books suitable for all ages and interests.

The library has a section of parenting books too, and so does the local NCT (see p20).

Ask your health visitor or nursery for an age-appropriate Bookstart pack/bag, which contains illustrated books (up

to five years old).

CHEAP OUTINGS

Stepping out with your child doesn't mean shelling out lots of money. There are free museums to visit and parks.

Why not register with a SureStart children's centre? They run activities for parents with prices ranging from 50p to a few pounds.

Other cheap and cheerful socials include the NCT's coffee mornings, where you can chat with other mums while sipping a hot drink.

Websites & contacts

- www.mumsnet.com; www.babycentre.co.uk
- www.charityshops.org.uk
- www.bookstart.co.uk; www.surestart.gov.uk
- <http://groups.yahoo.com/group/rugbyfreecycle>

Calling all money-savvy mums! Do you have any tips you'd like to share with us? Email nctrugbynewsletter@live.co.uk including pics of you and your little ones.