Baby Costs, Saved Like a Bill

The total, divided by the months. That's the baby bill.

A baby is not a bill. But the money for one behaves exactly like one: there's a total, there's a due date, and the only calm way to meet it is a set amount, set aside on purpose, month after month — like rent.

Here's the whole idea in one family's numbers. Jess's baby is due May 14, 2027. Her baby money totals **$2,400**. She already has **$600** saved, and she has **six months** to go. So: $2,400 - $600 = **$1,800 still to save**, and $1,800 ÷ 6 = **$300 a month**. That's the baby bill — known, fixed, and payable in six ordinary installments instead of one frightening lump.

The example — Jess's plan, in four parts

1. The baby total. $2,400 total · $600 already saved · 6 months to go · $1,800 to save · **$300 a month**. The sheet even prints its own check: 6 × $300 = $1,800. When the total is a bill, it stops being a cloud.

2. The one-time costs, planned against actual. The crib, the gear, the health costs — the one-off purchases a first baby drags with it. Jess planned **$1,240** and actually spent **$1,216** — under by **$24**. Gear was planned at $470 and came in at $465; health was planned at $190 and came in at $184. Inside the page, the crib came in under and the stroller ran over. Both facts sit on the same page, and neither one is a crisis, because the total is what the plan watches.

3. The leave plan, figured before leave starts. Jess takes **8 weeks** of leave at **$350 a week** — that's **$2,800** coming in. Her bills run **$1,450 a month**, and two months of them is **$2,900**. So the gap is **$100** — small, exact, and known months ahead of time. She covers it with **$100 saved ahead**. Gap covered, before it can scare anybody.

4. The first months at home. The first six months of baby spending, planned the same way: **$2,030 planned, $2,019 actual** — under by **$11**.

The steps

- **Put a total on it.** Add up what the baby will actually cost — gear, health, the one-time things — and write the number down. A faced total is always smaller than a feared one.
- **Subtract what's already saved, then divide by the months left.** That monthly figure is the baby bill. It gets paid like rent: same amount, every month, on purpose.
- **Track the one-time costs planned against actual.** Lines will land over and under. The page holds both, and the total tells you whether it matters.
- **Figure the leave gap before leave starts.** Leave pay on one side, bills for those months on the other. If there's a gap, you want to meet it while there's still time to save the cover — not during

the leave.

• **Plan the first months the same way.** New recurring costs get the planned-vs-actual treatment too, until they're just ordinary bills.

The honest part

Babies don't read plans, and actuals will move — a cost nobody listed will show up, and something planned will turn out to be borrowable from a cousin. Planned against actual is not a grade; it's how you find out early, while the difference is still small enough to spread over the remaining months. And Jess's numbers are Jess's — her $350 a week of leave pay, her $1,450 of bills. The method is the part that's yours: total, minus saved, divided by months, with the leave gap figured before it arrives.

The same plan also lives in the planner's Spreadsheet Edition, where the math does itself: type the total, what's saved, and the months into the yellow boxes, and the grey boxes answer — $1,800 to go, $300 a month, check mark. Same figures, same plan; the sheet just does the arithmetic.

The free way

Four notebook pages run the whole thing. Page one: the baby total — total, already saved, months to go, and the monthly amount, with a line per month as you pay it. Page two: the one-time costs, two columns, planned and actual. Page three: the leave plan — weeks times pay on one side, bills times months on the other, the gap, and the cover you're saving for it. Page four: the first months, planned against actual. Nothing on those pages needs a computer, and plenty of babies have been paid for exactly this way.

If you'd rather not draw the pages yourself, the Baby Budget Planner — in paper, and in a Spreadsheet Edition — is in our shop.