

Pointers for Parents

Bringing Up Baby (On A Budget)

(NAPSA)—Babies may be priceless, but raising one these days can be costly. When you add up housing, food, transportation, clothes, medical expenses, child care and education, the average American family spends more than \$10,000 a year to raise one child, according to a recent U.S. government survey. That adds up to over \$170,000 by age 17—before junior even heads off to college.

The prospect of all that spending—especially in these challenging economic times—can be daunting to any parent of a newborn. Here's some simple savings tips to get you through the formative years:

Register. What works for weddings—online and in-store gift registries—also works for babies, and will steer friends and relatives toward items you really need.

Resist the Clothes Horse Syndrome. Babies grow out of outfits and footwear fast, so stick with a beginner wardrobe of a dozen T-shirts and one-piece outfits. Also, choose sizes at least six months larger than an infant's age to extend clothes' lifespan, and consider neutral colors that can be shared among siblings of either gender.

Save by Buying "Value" Size Packages. Babies easily go through 5,000 diapers before potty training. That makes buying them—as well as baby wipes and formula—in bulk a no-brainer. But don't skimp on quality. Bargain, or private-label, diaper brands might seem tempting, but branded diapers may offer more value for the money in terms of product performance.

Watch for Diaper Coupons. They turn up in Sunday newspaper inserts, online and often right in the store. You can also stretch your dollars by joining online con-



Raising a child costs, on average, over \$10,000 a year.

sumer loyalty programs such as the Huggies brand Enjoy the Ride Rewards program (www.EnjoytheRideRewards.com), which allows you to earn points toward fantastic reward opportunities and enter to win a year's supply of free diapers. Free samples of new Huggies Pure & Natural diapers can be requested at www.huggiespureandnatural.com.

Rediscover Libraries. Reading to your kids gives them an early leg up, but they'll outgrow those store-bought baby books as fast as those cute "onesies." Instead, visit your local library for a free supply of children's classics.

Use the Money You Save to Start a College Fund. Tuition at in-state public universities currently runs about \$20,000 annually, while the average private university education costs about \$35,000 or more. With college expenses growing by 6 to 8 percent a year, even setting aside a few hundred dollars a year can add up.