

The University of Georgia Cooperative Extension • Family & Consumer Sciences

NURTURING your baby's brain

Breast and bottle **FEEDING TIPS**

Building FAMILY RELATIONSHIPS

Is your BUDGET ready for baby?

What to expect the FIRST MONTH

THINK SAFETY in your home & car

Finding quality CHILD CARE



www.gafamilies.org

Guide for New Parents

Produced by

Family & Consumer Sciences UGA Cooperative Extension

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Dear parent,

Congratulations on the birth of your new baby! This is certainly a time to treasure as your infant brings excitement and joy into your family.

As is the case for all parents, this can also be a time of stress. Because every baby is different, parenting is not something that just comes naturally. Instead, parenting is learned, often through trial and error. Like so many parents, you will find yourself turning to various resources – like family, friends, doctors, books, TV, and the Internet – for advice on what to expect and do as your infant grows older.

We in Family and Consumer Sciences Cooperative Extension at the University of Georgia also want to support you and your family as it grows over the years. This publication, *Guide for New Parents*, is just an introduction to some of the educational resources we have available to help you now during your transition to parenthood. Our programs place non-biased, research-based information at your fingertips. County agents and specialists throughout the state provide up-to-date knowledge on many topics, including child development, parenting, personal financial management, home and food safety, and nutrition and health.

Turn to the local experts when you need the answers that matter most in your life. Call your county Cooperative Extension office at 1-800-ASK-UGA1 (275-8421) and ask for your Family and Consumer Sciences Extension Agent, or visit our Web site at www.gafamilies.org for more information.

We look forward to supporting you and your growing family!

Family & Consumer Sciences, UGA Cooperative Extension





www.gafamilies.org

Guide for POUT PARENTS

The University of Georgia Cooperative Extension • Family & Consumer Sciences





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What Baby Can Do, Months 1–2

Visual

- **Prefers** human face
- Focuses on things 8-12 inches away
- **V** Eyes may be crossed occasionally
- **V** Prefers high-contrast colors and black & white

Hearing

- Hearing is well-developed
- **Prefers familiar sounds and voices**
- Recognizes some sounds like parents' voices

Smell, Touch & Taste

- If breast-fed, recognizes smell of mother's breast milk
- ✓ Prefers sweet smells and tastes over bitter or acidic ones
- **V** Prefers soft sensations & handling over rough or abrupt ones

Movement

- Grasps an object placed in the hand
- Turns head in the direction of a touch on the cheek
- Makes stepping movements if held upright with feet touching a hard surface
- ☑ Little control of arm, hand, and leg movements
- Head will flop back if unsupported

Remember that these milestones are just averages. Every baby develops at a different rate. Consult with your baby's doctor if you have questions about your baby's development.

What to Expect **During Your Baby's First** Month

he first month of your baby's life is full of changes. Many new parents have questions about how to help your new arrival settle into the family. Here are some of the basics to expect during the first month of life. Remember that every baby is unique. Check with your pediatrician if you have questions or concerns about your baby's development.

The Neonatal Period The first month of life is called the neonatal period. During this time your baby will probably have reddish, wrinkled skin and tightly curled hands. She may have an elongated or bumpy head due to coming through the birth canal during delivery (unless you had a C-section). She may breathe noisily at first because she's just learning how to breathe.

You have probably noticed the soft spot on top of your baby's head where the skull bones have not yet joined. This is normal. Baby's skull was soft to allow the head to pass through the birth canal. Although the soft spot is covered by tough membrane, you need to avoid bumping or hitting baby's head. Washing and rubbing will not harm the baby's head. Massaging the scalp keeps baby's head clean, especially if "cradle cap" occurs. Cradle cap looks like scaly, dandruff-like patches on baby's scalp. It can usually be removed by massaging her scalp with baby oil, and then washing with baby shampoo and a washcloth.

The soft spot may look flat or slightly depressed when your baby sits. When baby lies down, it may become slightly rounded. This is normal, but a severe depression or bulge may signal dehydration or swelling. Your doctor will check the soft spot during your regular visits. You can expect the soft spot to disappear as the skull bones grow together between 12 and 18 months.

Seeing and Hearing Your baby's hearing is already well developed at birth. Within a few hours, he may already recognize his mom's voice. His vision is still developing in the early months. He can distinguish light from dark, and sees objects best when they are about 8 to 12 inches away. Babies especially enjoy looking at other faces, so talk and sing face-to-face. Your baby can only use one eye at a time right now, so don't be surprised if his eyes cross. This is normal and will likely correct itself within a few months.

Reflexes Babies are born with some amazing abilities. If you touch your fingertip lightly to your baby's cheek, she will turn her head in that direction and will probably try to suck on your finger. This is called the sucking reflex. If you put your finger in her palm, her fingers will close tightly around it. Your baby will also react to loud noises or to a prick on the bottom of her feet. These reflexes help your baby get food, stay safe, and explore the world around her.

Babies especially enjoy looking at other faces, so talk and sing face-to-face.

Sleeping Don't be surprised if your new baby sleeps as much as 18 to 22 hours each day. His sleep patterns may be irregular at first as he adjusts to his new world. Short naps, followed by short periods of being awake, are very normal for newborns. As he grows, his sleep patterns will become more regular.

Babies need safe places to sleep. Put your baby on his back on a firm mattress in a crib, cradle, or bassinet. Make sure the crib openings between the side slats are no wider than three fingers, the mattress fits snugly against the crib sides, and the headboard and footboard don't have openings that could trap a baby. New baby cribs are much safer than older cribs, which may have lead-based paint. Pillows, stuffed animals, and other soft objects are suffocation hazards. Keep them out of your baby's crib. The best way to keep your baby warm is to dress him in warm pajamas or sleepers. Don't overbundle him in too many clothes and blankets. Make sure blankets stay away from his face.

Crying When your baby is a newborn, crying is her only way to communicate. Newborn babies may cry as much as two hours every day. Babies cry when they are hungry, sleepy, uncomfortable, or need a diaper changed. As your baby gets older, she may also cry because she wants attention. As a parent, you will learn your baby's different cries and what she wants when she cries.

Respond to your baby's needs every time she cries. Picking up a baby when she cries will not spoil her. Babies need to know that they can trust their parents to take care of their needs. Responding quickly and calmly when your baby cries teaches her that her world is safe and predictable.

Some babies develop colic as early as the second to fourth week after birth. A crying, irritable infant may be one sign. Because colic usually cramps the intestine, babies with colic usually tense their muscles and draw up their legs. Doctors are not sure what causes colic. It may be caused by an immature digestive system or an allergic reaction to food. If you are breast-feeding, try eliminating one food at a time from your diet to see if your baby cries less. For severe cases, your doctor may suggest medication. Colic is usually outgrown by 3 to 6 months of age.

Exploring the World From the time they are born, babies are curious about the world around them. You can help your baby learn about her environment. Hold her, pat her, and cuddle her. This will help your baby feel more secure and learn to trust. Use soft tones of voice. Read books out loud, starting as soon as she is born. Reading helps babies learn language, and snuggling in your lap while you read helps her feel safe and secure.

Feeding is an ideal time to talk and sing to your baby. Talking to your baby helps build your relationship, and helps him begin to recognize language. It's fine to repeat the same words and phrases over and over again. Repetition helps build connections in your baby's brain.

One of the first negative emotions a baby feels is fear. If she dislikes a bath, it may be because she is afraid of falling. As she learns to trust you to take good care of her and keep her safe, many of these fears will be overcome. Try to move into new activities gradually to give your baby time to adapt.

The Bottom Line Being a new parent is a learning experience, both for you and for your baby. Pay attention to your baby's signals. Respond warmly every time he cries. Take time to smile, laugh, and enjoy this wonderful new person. Appreciate all of the ways he is unique, and take pride in the new things he is learning to do. Above all, have fun with your baby.

Diane Bales, Child & Family Development, UGA

What do you do if your baby won't stop crying?

Be sure to comfort him, even though you may feel stressed out yourself. A baby left to cry gulps more air and becomes tenser. Try laying your baby on his stomach across your knees and rubbing his back to lessen his discomfort. Let him suck on a



pacifier, walk with him, or play soothing music. Some babies seem to calm down when riding in a car or when wrapped snugly in a blanket. Time spent comforting your baby is good for his emotional growth.

> FOR MORE INFORMATION... 1-800-ASK-UGA1 (275-8421)

Contact your local Family and **Consumer Sciences County** Extension Agent for more information about ways to support your child's development and to receive Baby Bouncer, a monthly publication series about your baby's development during the first year (also available in Spanish).



What happens or doesn't happen during your baby's first few years makes a big difference in your child's life.

BUILDING A **BRIGHT FUTURE:** Nurturing **Your Baby's Brain**

he early years are critical for your child's brain development. What happens or doesn't happen during your baby's first few years makes a big difference in your child's life. Thanks to new technologies, we now know that the brain is far from fully developed at birth. A baby's brain goes through some dramatic changes in the early years of life. And everything that happens in the brain depends on a baby's experiences. What your baby sees, hears, touches, smells, and tastes can actually influence the wiring in your baby's brain and can have dramatic effects on your child's later development.

Wiring the Brain Your baby is born with more than 100 billion brain cells, or neurons. The neurons that control basic processes such as breathing and digestion are connected at birth. But much of the brain's wiring does not develop until after birth. In the first months and years of life, brain cells form complex connections in many parts of the brain that shape our thinking, feelings, and behaviors.

During these early years, the brain makes many more connections than the baby will ever need. But the brain is also efficient at weeding out connections that are not used regularly, so that the most-used ones have more room to grow.

The Importance of Experience From the moment a baby is born, everything she sees, hears, touches, and feels helps build the connections that guide development. No two brains are alike. Each child's brain develops individual pathways to deal with his or her experiences. Parents who talk and read to their babies are helping them develop important language connections. And parents who respond sensitively to their baby's cries are building the emotional connections that lead to healthier relationships.



What Can You Do? Parents and other caregivers can help babies gain the experiences they need for healthy brain development. Here are some ways you can help your baby's brain develop:

- Keep your baby's world safe and secure. Remove any safety hazards from the environment. Respond lovingly and consistently every time your baby cries. Give her attention. A baby feels stress when the environment is dangerous or when caregivers do not respond to her. Stress can slow brain development.
- Talk to your baby. When she makes a sound, repeat it. Smile at her. Talk about the things you're doing together. Interacting faceto-face builds the brain connections needed for both language skills and a healthy emotional bond.
- Start reading aloud right away. Hearing adults read helps the brain develop language connections. It also gives parents and babies a chance to spend time together. And reading aloud helps your baby build a lifelong love of books.
- **Choose high-quality child care.** Babies need sensitive, loving care, and stimulating experiences, both in and out of the home. Choose a child care provider who interacts warmly with your baby and spends time with him one-on-one. Look for a safe and clean environment, a low baby-to-adult ratio, a caregiver who understands how children grow and develop, and a rich variety of age-appropriate toys.
- Get the information you need. If you have questions about vour baby's development, there are many places you can go for answers. Ask your doctor questions during check-ups. Have your librarian recommend good books on child development. Contact the Family and Consumer Sciences Agent in your county Extension office for more information on parenting.

The Bottom Line Building your baby's brain doesn't require expensive materials or complicated activities. What's most important is the time and energy you spend nurturing your baby. By reading to her, singing songs, holding her securely, smiling and laughing with her, and responding every time she cries, you are helping her brain form the networks of connections needed to become a healthy, happy child



HELPFUL RESOURCE

Interested in learning more about early brain development? Check out the Better Brains for Babies website to learn more about how the brain develops, to find out how adults can contribute to healthy brain development, and to find resources that will help you support your baby's growing brain. For more information, visit www.bbbgeorgia.org.

FOR MORE INFORMATION... 1-800-ASK-UGA1 (275-8421)

Contact your local Family and **Consumer Sciences County Extension** Agent for more information on parenting and to receive the Building Baby's Brain publication series (also available in Spanish).

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Breast-Feeding: A Mother's Special Gift

Breast-feeding is the healthiest way to feed your baby. Breast milk has all the nutrients your baby needs in just the right amounts. In fact, it has antibodies from your body which can help keep your baby from getting sick. Breast milk provides everything most babies need to build a healthy brain and grow properly for the first six months of life. Also, hormones released during breast-feeding help a mother feel extra close to her child.

While breast-feeding is a natural process, it's a skill that you have to learn. At one time, daughters learned from mothers and other female family members how to breast-feed. Now that is not always the case, but experts are available to help you. Many hospitals and health departments have lactation consultants, people who work directly with you to help you learn to breast-feed, and you can find breast-feeding support groups in many counties in Georgia. Support and education are the keys to successful breast-feeding. Here are some tips to help get your started.

Nurse Often The more you nurse, the more milk you will have. Nurse as soon as you can after delivery. A breast-fed baby will nurse at least every two hours. If your baby does not nurse after four hours, wake him up to feed. If he is sleepy or falls asleep, unwrap him and play with his feet or wash his face until he begins to feed.

Your baby will hit several growth spurts during the first 2 months of life. During this time your baby may nurse as often as every 30 minutes as he builds your milk supply to fit his growing needs. He may then abruptly slow down on feedings and go back to a "normal" feeding schedule. This is a normal growth pattern for both baby and your milk supply. This abrupt increase in feeding time does not mean your baby is not getting enough to eat. As long as your baby continues to use enough diapers during the day and continues to grow, your body is producing the required amount of milk, and your baby is getting plenty to eat.

Count wet/soiled diapers to be sure you have enough milk. For the first day or two, your baby may only have 2-3 wet diapers. However, once your milk comes in your baby will have at least 6-8 wet cloth diapers or 5-6 wet disposable ones.

Do not give any other fluid but breast milk for the first six months of life unless directed by your pediatrician. There is no need for water or juice in a bottle. Offer these later when your baby is able to drink from a cup. Your baby will not need any solid food until four to six months of age or when he can sit upright in a high chair.

Comfort Is Key Nurse your baby in a comfortable, calm place. Use pillows to support your back and something like a boppy pillow that wraps around you to support your baby. Also, nursing in different positions will help to prevent discomfort and soreness. Try nursing on your side, with your baby in a football hold with her feet toward your back or with your baby lying across your lap. Get as much of the areola or dark area around the nipple into your baby's mouth as you can without choking her. If your baby only gets the nipple itself without getting part of the areola, your nipple will get too sore, you may both get frustrated, and your baby will not get a full feeding.

Try to empty one breast before offering the second one. The final milk from the breast is richer than the first milk. The final milk is like "dessert" for your baby and will make her more satisfied. If your baby still seems hungry after the first breast is empty, offer the second. Then start with the second breast at the next feeding. Attaching a small ribbon or safety pin to your bra on the side you nursed from last

will help remind you which breast to nurse from next time. Nursing equally from both sides will help boost your milk supply and help prevent one breast from producing more milk than the other.

If your breasts are very full, express a little milk for about 20 to 30 seconds to let the breast soften. If you are pumping bottles, this may be a great way to start a fresh bottle. Placing a warm cloth on the breast beforehand may make this easier. If the milk comes out too fast for your baby to nurse well, allow the milk to flow out into a clean towel (or fresh bottle) until the pressure goes down. Then try to nurse again.

Working While Breast-feeding Of course, if you need to return to work, you may need to add bottles to your baby's feeding routine. If possible do not add these bottles until your baby has been nursing for at least a month as manufactured nipples may confuse your baby as he *learns to properly latch onto your breast.* Then add one bottle at the least favorite feeding. Slowly add more bottles every 2-3 days until you hit the number you will need when you are away. You may still be able to breast-feed when at home. You can either use formula or pumped breast milk in the bottle.

Taking Care of You It's important to take care of yourself while you are breast-feeding your baby. Drink plenty of water. Your body is working hard to produce a good milk supply for your baby. Lend a hand by making sure you stay hydrated. You may find that you are very thirsty during the first few months as your milk supply gets regulated to your baby's needs. Water, juice and milk are excellent thirst quenchers for breast-feeding moms.

Be sure to get enough sleep. Take at least one nap a day when your baby sleeps. You will notice your milk supply goes up after you sleep. If family or friends want to help you, have them help with the household chores or care of any older children. You do not need their help to feed the baby.

Try to keep stress levels under control during this time. Pay close attention to your own health and well-being so you can take care of your new baby. Some women have a doula or support person that literally mothers the mother. She will help cook, clean, and care for mom, baby, and the rest of the family helping them all get off to a good start.

The Bottom Line Do not get discouraged if at first breast-feeding is a challenge. All worthwhile skills take practice. Do not hesitate to ask for help. Every successful breast-feeding mother gets support from someone. And remember, breast-feeding is the best way to help your baby be healthy.

Connie Crawley and Gail M. Hanula, Foods & Nutrition, UGA



Breast-feeding is the healthiest way to feed your baby.

HELPFUL RESOURCE

To get more information about breast-feeding or to find a local La Leche League, go to www.lalecheleague.org or in Georgia go to www.lllofga.org Another good web site for breast-feeding information is www.womenshealth.gov



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Feeding Time is Bonding Time! **Tips for Successful Bottle-Feeding**

onding with your baby in the first few months of life is so important. Your decision on how to feed your baby is a very personal one. No matter how you choose to feed your baby, holding him while feeding will enhance your bonding experience. If you have decided to bottle feed your baby or not to breast-feed exclusively, there is important information that you should be aware of regarding health and safety. The more you can do to keep your baby healthy and happy, the less stressful the first few months of life with baby will be.

Safety first!

Washing your hands is the first step in avoiding foodborne illnesses and keeping baby safe. Before handling formula or breast milk, wash your hands and forearms for at least 20 seconds under warm, running water, rubbing hands together and paying special attention to fingernails.

Wash baby bottles and nipples well using a clean bottle brush with dishwashing liquid and hot water or wash them in a dishwasher. It's not necessary to sterilize these unless your pediatrician recommends it for your baby.

Choosing a Formula *Other than breast milk, an iron*fortified formula is the only food your baby should need during the first four to six months of life. Three types of infant formula

are available, and they are all equally nutritious:

- **Ready-to-feed**: Most expensive, no preparation time required.
- Concentrated liquid: Mid-priced, some preparation required.
- **Powdered**: Least expensive, most preparation time required, and good for travel. Powdered formula can be pre-measured and put in bottles, then water added when your baby is hungry.

The Food and Drug Administration (FDA) recommends that only commercially available infant formulas be used. Recipes for making infant formulas at home are not regulated and may result in serious nutritional deficiencies. For more information on infant formula, visit www.fda.gov/Food/FoodSafety.

Preparation and Storage No matter which type of formula you choose, always use it before the "Use by" date. Be sure to follow the directions on the formula label exactly.

The FDA recommends that water used in the preparation of infant formula be boiled for one minute. Boiling reduces the risk of bacteria, viruses or parasites that could make baby sick. Check with your pediatrician to determine if he or she feels this is necessary in your situation.

Do not prepare more formula than you will need. Prepare several small bottles rather than one or two large bottles. Store all bottles of formula and breast milk in the refrigerator at 40 degrees Fahrenheit or colder until they are needed. Bottles of formula can be stored in the refrigerator for up to two days. Bottles of breast milk should be refrigerated and used within 24 hours or frozen for up to 3 months at 0 degrees Fahrenheit or below. Open cans of liquid formula should be kept in the refrigerator, covered, and used within 48 hours.

When traveling with baby, carry formula or breast milk in an insulated cooler with ice or frozen gel packs to keep it safe until needed. This includes trips to your child care provider. Label bottles with your baby's name and the date the formula or breast milk was prepared for your child care provider. Be sure not to let dirty diapers come in contact with bottles or food in diaper bags.



Warming Bottles You don't have to warm infant formula. If you want to warm a bottle, hold it under hot running tap water or set the bottle in a container of hot, but not boiling, water. Never heat formula or breast milk on the stove or in a microwave oven. Heating in a microwave can result in hot spots in the liquid which can burn your baby's mouth and throat. Then, check the temperature on your skin before offering it to your baby. It should be only lukewarm.

Feeding Your Baby It's important to hold your baby close to you in your arms while feeding, alternating arms to stimulate your baby's eye development. Even though you might have a million things to do, avoid the temptation to prop a bottle. By holding your baby during feeding, you will decrease the likelihood of ear infections, baby bottle tooth decay, and choking (making up for it by feeding more often), burping baby several on the formula. Hold your baby's head a little higher than the rest times during the feeding (not just after feeding), avoiding tight of his body while feeding him. This will keep the formula from diapers and waistbands, and keeping baby upright for at least 30 backing up or pooling in his inner ear, which could cause an ear minutes after feeding. infection.

When you begin feeding, touch the nipple next to the baby's Talk to Your Health Care Provider Warning signs that mouth. The baby will turn and grasp the nipple. Hold the bottle your baby might have a more serious health problem than simply so that it sticks straight out. Be sure there is formula in the nipple. spitting up include poor growth, lack of interest in feeding, Air bubbles should appear in the formula as your baby drinks. If excessive irritability, respiratory problems, forceful vomiting, the bubbles stop, check for a clogged nipple. and spitting up large amounts of formula. Contact your doctor Babies generally need to be fed every 2 to 3 hours in the first if you have any concerns about your baby's health. If you think your baby is having a reaction to the formula, talk to your doctor. There are many types of iron-fortified formula to choose from.

few months of life. Feed until your baby gives you signs she is full, such as sealing her lips, spitting out the nipple, and turning her head. Most feedings take 20 minutes or less. Your baby may The Food and Drug Administration is in charge of enforcing not finish all of the formula in the bottle at every feeding. Do standards regarding infant formula. To report adverse effects not try to force your baby to finish the entire bottle. Your baby or illnesses you believe may be related to the use of an infant will let you know when she is finished eating. Also, do not save formula, contact FDA at 1-800-FDA-1088 or www.fda.gov/ any formula left in the bottle after a feeding. It should be thrown medwatch/report/consumer/consumer.htm. away.

Spitting up small amounts of formula several times a day is normal, especially in the first seven months of life. If baby spits up often, tips given by the American Academy of Pediatrics and the Children's Digestive Health and Nutrition Foundation might be helpful. These include decreasing the size of each feeding

To keep baby safe, remember these steps:

Clean - Wash your hands and your baby's hands before handling bottles and food. Keep kitchens and utensils clean.

Separate – Keep raw meats and their juices away from baby's bottles, foods, toys and pacifiers. Also, keep dirty diapers out of diaper bags that contain baby's food.

Chill – Keep bottles of formula and breast milk cold until needed.

Discard - Once the bottle has been in baby's mouth, any formula or breast milk left in the bottle after feeding should be discarded. Also, discard formula or breast milk if it has been at room temperature for more than one hour.

Disclaimer: This information is not intended to substitute or replace the professional medical advice you receive from your child's physician. The content provided is for informational purposes only, and was not designed to diagnose or treat a health problem or disease. Please consult your child's physician with any questions or concerns you may have regarding a medical condition.

Gail M. Hanula, Judy A. Harrison, and Sara Hendrix Foods & Nutrition, UGA

> FOR MORE INFORMATION...

> > 1-800-ASK-UGA1 (275 - 8421)

Contact your local Family and Consumer Sciences County Extension Agent for other nutrition and food safety tips for keeping you and baby healthy.

PARENTING TOGETHER: A Team Approach to Caring For Baby

hether or not this is your first child, having a baby can take its toll on your marriage. Many mothers and fathers worry about the changes a baby brings to the family. Among these concerns are the added expenses of a new child, providing quality child care, and balancing work and family responsibilities. More often than not, couples do not stop to think how their marital relationship will change.

Nearly all couples report lower marital satisfaction after the arrival of their first child. This is understandable, normal, and preventable. The responsibilities of parenting

add heavy demands on couples. Negotiating these changes can often become a source of tension. Even making an easy decision, such as deciding who does which chore, becomes an important issue for couples when they become parents. Each partner's expectations, values, and beliefs will strongly influence the couple's preferences for how these new responsibilities are handled. The opportunity for conflict is greatest when each partner has different expectations for how things should be done.

How couples manage their parenting responsibilities *now* will affect the quality of the marriage later. It's important to work out a plan that meets your personal, marital, parenting, and family needs. Here are some ways to strengthen your parenting and couple relationship.

Clarify Roles and Responsibilities Where do you want to invest more of your time and energy? What are the pros and cons

How couples manage their parenting responsibilities now will affect the quality of the *marriage later.*

of prioritizing your roles this way? Couples often fall back on more "traditional" roles: men tend to shift more commitment and time to providing for their family, and women tend to identify with work less and prioritize parenting more. Unfortunately, this arrangement does not always work out as expected because a lot of the day-to-day child care responsibilities are unintentionally placed solely on moms, often leaving them isolated and stressed. As well, both men and women end up placing less

emphasis on their marriage. Find the balance that works best for your family while making sure to take time for each other.

Share Your Thoughts Discuss in great detail with your partner the realities and needs of your own family. Couples rarely talk about the specifics of how they plan to raise and discipline their children, and often fall back on the way they were parented. Share your preferences and work out an arrangement that will meet everyone's needs. Some important questions to address may include: How will parenting responsibilities be shared? Will you need outside child care? Who does what around the house, and when?

Find Common Ground Point out the things you both agree on, and discuss ways to build from there. Where differences exist, zero in on the big picture and what you both want for your child; then negotiate ways to achieve that goal. Often, your disagreements may be diffused by understanding the root of your

> concern and talking about your basic ideals.

Be Open to Change The decisions you make now don't have to last forever. As you and your partner negotiate work and family responsibilities, make sure to give yourself options. Plans usually need to change as time goes by, your baby grows, or you have additional children. Agree on a time frame when you will check in with each other to see how your arrangement is working out and make any necessary changes.

Give Support Avoid expressing disapproval or dislike of each other's parenting strategies, interfering with each other's parenting efforts, and



competing for the infant's attention. Instead of focusing on what you feel your partner is doing wrong, try to see things through her or his eyes and move past what you perceive to be your partner's parenting shortcomings. Above all, communicate with your partner. Sharing your fears, concerns, and feelings as a parent can help diffuse parenting conflict and help you maintain emotional intimacy and work as a team.

Compliment Each Other Focusing on the negatives and criticizing what your partner does that you don't agree with can lead to hurt feelings, defensiveness, and communication breakdown. Instead, focus on the positives and provide constructive praise, such as "the baby really seemed to enjoy the way you played with her on the floor" or "I really like it when we take turns getting the baby ready for bed." The other parent will feel more appreciated, good about his or her parenting, and more willing to listen to your ideas.

Build on Strengths You will both bring strengths and weaknesses into your new parenting roles. Something you may find difficult your partner may be able to do with ease and vice-versa. Build on one another's strengths and weaknesses and work as a team as often as possible. You are both in this together as the new parents of your baby.

Schedule Bonding Time In attending to all the parenting, work, and household responsibilities, couple time is often ignored, or you are just too tired to think about it. Make a conscious effort to set aside at least a few minutes a day to check in with each other. Turn to friends and family for child care support so you can spend alone time together.

The Bottom Line The stress resulting from balancing work and family roles, coupled with fatigue and the seemingly endless demands of a baby, make it easy to understand how conflict in the couple relationship could increase. Although becoming a parent can challenge you and your relationship, view this transition as an opportunity to enrich your marriage - take charge of these changes and create opportunities for lasting love and connection!

Ted G. Futris Child & Family Development, UGA



What if we're not together?

Parenting together for parents who are apart can be challenging. However, it's important for children that their parents cooperate. Here are some more ways to manage this relationship:

- Establish clear rules. Clarify with each other what's expected in your relationship and what feels comfortable when interacting.
- Don't try to change the other parent. Instead, focus on your behavior and the way you react to each other. Parents who try to control the other parent's thoughts, feelings, or behaviors end up frustrated, dissatisfied, and bitter when things don't go their way.
- Be respectful. Respect each other's privacy, and don't expect to get the details of his/ her life. Instead, focus discussions around your child unless the other parent agrees to something different.
- Keep agreements and appointments. Be on time dropping off and/or picking up your child. If you promise to do something, do it. If you have difficulties honoring your commitments, let it be known and why.
- **Be flexible.** Work with each other on visitation schedules, holidays, and vacations. Remember that your child's needs change as he or she gets older.
- Be polite. Refrain from name-calling or bad language when referring to the other parent, particularly in front of your child. Ask yourself if what you are doing is in the best interest of your child.

Respect your child's need to love and develop positive relationships with both parents. By promoting good will in your relationship, you are investing in your child's happiness and success in life.

FOR MORE INFORMATION... 1-800-ASK-UGA1 (275-8421)

Contact your local Family and **Consumer Sciences County Extension** Agent for more helpful resources on supporting healthy couple, marital, and coparental relationships.

Bringing Baby Home:

A New Set of Family **Dynamics**

Good planning is key to a smooth transition

How do I describe my feelings and say what I need?

"I" messages can be a healthy way to share your emotions and desires without making the other person feel offended or bad. "I" messages focus on how you feel and why you feel that way. "I" messages have three parts:

- a statement about your feelings ("I get sad...")
- a statement about what the other person did or said ("...when you rock my baby to sleep...")
- the reason for your feelings ("...because I want to spend that time with my baby.")

"I" messages are a good way to start a discussion, avoid conflict, and discover workable solutions to meet you and your baby's needs.



or many families, bringing baby home for the first time can be an exciting moment. Quite a bit of planning goes into this memorable ride home. This may include choosing the outfit your baby will wear, installing a car seat securely for baby's safety, and sending notices to friends and family who will be waiting to see this new little bundle of joy. But have you thought about how to prepare family members for the arrival of this new person into the family home? Here are some things to think about as you make the adjustment.

Everything Changes Once baby comes home, you will likely find that your normal routine is disrupted. In meeting your baby's needs and your personal needs, you may find it harder to give equal time to every family member. This may leave other people in the family feeling left out or no longer as important. They may even begin to show feelings of jealousy toward the baby. With open communication and a little teamwork, you can overcome these challenges and bond together as a new family.

Sibling Rivalry When bringing a new baby home, you may find that an older sibling will begin to display feelings of jealousy toward the new baby. The older sibling may not understand that babies require a lot of time and energy. Set aside time alone each day to spend with her, maybe during baby's nap time or during a time when a friend or family member is watching the baby. Use this special time to remind the older sibling that she is important too. Try to involve her in the new baby's care by allowing her to choose outfits for baby to wear, bring you diapers and wipes as needed, and choose accessories from the store for the new baby. Talk about how important it is for everyone to help in taking care of the new baby, and give the older sibling fun things to do for baby. This will help her develop a sense of responsibility for the new baby and help decrease any underlying feelings of jealousy.

Bring Sexy Back Carving out time to spend with your partner may be difficult in the first few weeks and months. However, just as you spend quality time with your infant, remember that your partner needs quality time with you too. Ask friends and family to assist you in watching the baby so you and your partner can reconnect in ways that are special to the both of you. Try not to feel guilty about leaving your baby. You have left her in the care of someone you trust, and spending quality time with your partner is just as important as being a good parent. If going out is not an option, use baby's sleep time to spend time with one another. Also, find opportunities to be together as a new family to strengthen your bonds and create a united front as parents of this new baby.

To Grandmother's House We Go Grandparents can be very beneficial in the life of a new grand baby. Research shows us that grandparents are not only excellent and trustworthy babysitters, but they also may be able to provide economic and other types of support when needed. In many families, new parents and grandparents both feel enormous pleasure and pride with the new baby and enjoy the new bonds they develop around caring for and playing with the baby. Occasionally, new parents and grandparents may have some conflicting ideas about handling situations such as feeding, crying, sleep times, or other everyday routines. When differences arise on these kinds of issues, do not let this drive a wedge between you and your parents. Instead use this as an opportunity to have frank and respectful communication about these differences and about your preferences as the baby's parents.

The important thing to remember is that both parents and grandparents want what is best for the new baby. As you transition to the role of parents, your parents may have to adjust to seeing you in your new adult role as well. And, they are learning to adjust to their new role of being grandparents. But don't miss out on the opportunity to listen to and learn from your parents as they may provide useful information and wisdom from their life experience. They can be an important source of help and moral support for you as your child grows.

Aunts, Uncles, and Everyone Else

Other family members may also play a helpful role in the life of your baby, either through sharing resources (money, baby items, clothes or accessories) or providing childcare when needed. Your family may also provide emotional support or instruction in child-rearing practices. Talk about how you want to raise your child. Be open to giving advice as well as taking it. However, while you may share information on how to parent your child, try not to get into a competition with the other parents in your family. Everyone parents their children differently. As long as the child's needs are being met in healthy ways, it is okay if your parenting methods differ. Establish clear limits and boundaries with your family to avoid feeling smothered or controlled. For many parents, family (and friends) can provide many benefits for the growing family.

The Bottom Line Bringing baby home may cause chaos and disruption in your normal family routines, leaving existing family members feeling left out or less important. Open communication, understanding and a lot of love will go a long way in making sure everyone bonds together and enjoys spending time with the newest member of your family.

H. Marissa Stone and Ted G. Futris Child & Family Development, UGA



FOR MORE INFORMATION... 1-800-ASK-UGA1 (275-8421)

Contact your local Family and **Consumer Sciences County** Extension Agent for more helpful resources on supporting healthy family relationships.

Daddy time!

Hints on making a strong connection with your baby

As the dad, you may never share the same bond that a mother shares with her baby, but the bond between a baby and his father is just as important.



Babies Need Their Daddy When fathers are consistently and positively involved in their child's life, their child does better emotionally, physically, and cognitively. Studies show that babies with involved dads feel more secure when their needs are met by *both* parents. Later in life, these children have more confidence, a stronger sense of who they are, tend to do better in school, and have a host of other positive characteristics. Dads may be involved in their child's life in somewhat different ways than moms, but the important thing is that dads get (and stav) involved.

What to Do It's normal for fathers (and mothers) to feel unsure of how to take care of their new babies. If you have never been around babies before, they can seem fragile and scary. Give yourself time to learn how to care for your infant. Watch what others do, ask questions, ask for suggestions, and discover what works best for you. This is a very good time to call on friends and family for support, assistance, or simply a listening ear. Seek the support and guidance of other new or experienced dads. Good fathering, like good mothering, takes *time and practice*. Here are a few quick tips to get you started:

- **Listen to your baby.** Your baby's cries and coos are how she says I'm hungry, hurting, sleepy, lonely, soiled, etc. By spending time with and caring for your baby, you will learn what your baby needs and how she communicates it. Respond to her needs quickly. And don't worry, you can't spoil baby by responding too fast.
- Gently hold your baby close. Babies love to be held, and feel most comforted when held close. If you are not sure how to hold baby, don't be afraid to ask someone to show you how. During this first month, your baby can only see things about 8-12 inches away. Babies love to look at human faces, so remember to hold your baby close enough to see you. Pick up your baby as much as possible, remembering to support baby's head to protect his growing brain. Holding your baby often will help you connect with your baby and help him learn to feel safe with you.
- Stay calm and relaxed around your baby. Like everything else, with time you will discover what holding and comforting techniques work best for your baby. Remember, never shake a baby. Shaking a baby can cause brain damage, injuries, and even death.
- Nurture your baby. If your partner has chosen to breast-feed, you may feel a bit left out during feeding times. Once the mother and baby are comfortable breast-feeding, your partner may start pumping milk. This may make it possible for you to share in the feeding of your baby. However, even if you do not feed your baby, there are many other nurturing activities you can engage in. Try to take time each day to rock and hold your baby. Learn to comfort your baby when she is upset, change her diaper when it is soiled, and regularly give her a bath.
- Talk softly to your baby. When holding, changing, or feeding your baby, speak or sing in a calm voice using a higher pitch than you normally use. This is called speaking in Motherese. Babies prefer this higher pitched sound, and it helps them learn early communication skills. Also, talking to your baby regularly will help him recognize and feel comfortable with you. He will be more receptive to what you are doing. This is a great time for him to start hearing and learning new words.

Let your baby know what's happening.

When interacting with your baby, tell her what you are doing ("Let's put your arm through the sleeve.") or where you are going ("Up you go on the changing table.") or what is happening next ("Time for bath. Let's get the water ready."). Talking to your baby when you are feeding, changing, bathing, or simply lying down on the floor with her helps her understand, feel safe with, and predict what is happening in her daily routine.



• Don't worry too much about discipline at this point. All parents want their children to grow up to be respectful and well behaved. Many parents are concerned that their baby will become spoiled if the parents respond to every cry at this age. Relax! The most important thing for your baby to learn at this age is that he can trust his caregivers to be there when he is cold, hungry, wet, or just bored. The self-discipline you teach your child later will be much more effective if you focus now on building a consistent, caring relationship.

Supporting Your Partner Whether you are married or not, being there for your baby's mother is another important way of being an involved dad. As she deals with this emotionally and physically demanding transition, she will need your support and understanding. After the birth, be prepared to feel left out at times as she focuses most of her energy and attention on herself and your new baby. Her behaviors are not a rejection of you. To help her during this time, pick up more of the house work or anything else you can think of that will allow your partner to focus on herself and your baby. If you have other children, use this time to enhance your connection with them. Attending to their needs will not only help your partner, but also help diffuse sibling rivalry. Remember, the better your partner's needs are met, the better your baby's needs will be met.

Balancing Work and Family Time For many fathers, the birth of a new child gives new meaning and importance to paid work. The growing needs of a child create added costs and financial concerns for all parents. While fulfilling your financial commitment to your child, be careful that you do not fall in the trap of retreating into your work. If possible, take paternity leave sometime during your baby's first year. Most new fathers have access to some form of leave, but only a small percentage actually take advantage of it. If paternity leave is not an option, be sure to carve out enough time each day to spend with your baby. Mom will appreciate the support, and baby will benefit from the attention.

The Bottom Line Being a father may be the most emotionally rewarding experience in your life. Take time to enjoy these feelings, and take an active and positive role in the care of your baby. Have fun discovering creative ways to interact and connect with your baby. The time you spend with your baby now will make you a more effective parent in the future.

Ted G. Futris and H. Marissa Stone Child & Family Development, UGA

...being there for your baby's mother is another important way of being an involved dad.

> FOR MORE INFORMATION...

1-800-ASK-UGA1 (275 - 8421)

Contact your local Family and Consumer Sciences County **Extension Agent for** more helpful resources on parenting your growing child.

WHEN IT COMES TO CHILD CARE, QUALITY **MATTERS!**

FOR MORE **INFORMATION...**

1-800-ASK-UGA1 (275 - 8421)

Contact your local Family and Consumer Sciences **County Extension Agent** for more information on choosing quality child care. Visit our interactive Web site, Child Care Quality Matters!, located at www.gafamilies.org/ccqm/



alancing the demands of parenting and work can be challenging for many new parents. Choosing a high-quality child care program may help set your mind at ease. High-quality child care helps your child build important physical, cognitive, social, emotional, and language skills that will prepare her for later academic and life success. The foundations of brain development happen in the first few years of a child's life. Children in high-quality child care are more likely to have positive experiences that help their brains develop to the fullest.

More Than Babysitting Quality child care is more than just finding someone to watch your child when you're not home. Most programs use some sort of curriculum to guide their program. Make sure the curriculum is appropriate for your child's age and development and that the schedule is flexible. Look for a program where your child feels comfortable, where the adults spend time on the floor interacting with your child, where he hears lots of language, and where he gets the chance to experience a wide variety of activities.

Benefits of High-Quality Child Care Being in a child-centered environment that promotes creativity and learning gives children many opportunities to develop important skills and tools that they will use for the rest of their lives. Young children in high-quality programs tend to have better language skills and more developed reasoning abilities than children in lower-quality programs. They are better prepared for school and perform better on math and language tests in elementary school. Children in high-quality programs are also less aggressive and get along better with others.

In-Home vs. Out-of-Home Child Care One important choice as a parent is whether you want your child to be cared for in your home or in an out-of-home environment. There are advantages and disadvantages to both choices. Choosing inhome care may make the adjustment to child care easier because your child will be in a familiar environment. Having someone come to your home to provide care is convenient, and you may feel more comfortable knowing your child is being cared for by someone whose sole focus is on your child. Professional in-home caregivers do tend to be more expensive and are not regulated by the state of Georgia. Be cautious in screening potential in-home caregivers.

Out-of-home care includes many different types of care, from taking your child to a friend or relative's home to enrolling him in a large child care center. Most out-of-home programs must meet strict state licensing regulations. Your child will also get the chance to interact with other children regularly while in most out-of-home settings. Out-of-home programs do tend to vary in quality, so be sure you're choosing a high-quality program. Good out-of-home care may have a waiting list, and you may have to pay more for higher quality programs than for low quality programs. Remember that your child's well-being and your peace of mind are worth the extra cost.

Indications of High Quality Child Care Quality child care can look different in different types of programs. But researchers have found that certain features of a child care program directly affect the care that children receive. These are some of the most welldocumented quality indicators for child care programs:

- **Low adult-to-child ratios.** Children benefit when each adult is caring for a smaller group of children. When the adult-to-child ratio is low, caregivers are better able to be stimulating, responsive, warm, and supportive.
- **Small group sizes.** Children are more likely to receive responsive care in smaller groups. If your child is an infant, ask whether the program assigns your child to a primary caregiver who gets to know him well and helps him build a secure relationship.
- Well-educated caregivers. Adults with more education and training tend to be more sensitive and responsive to your child's needs and to provide a richer learning environment. Ask what credential the caregivers have and whether they receive ongoing training.
- A nurturing environment. Look for a program that makes you and your child feel welcome and secure. Caregivers should spend time establishing a caring relationship with your child by talking to him one-on-one, spending time playing on the floor with him, and responding when he cries, coos, or babbles. The program should welcome you to visit any time, provide you with written policies and procedures, ask you for specific information about your child, share information about your child's day, and involve you as a partner in your child's learning.

The Bottom Line When choosing a child care program, the most important consideration is finding a program that provides warm, nurturing care that supports and stimulates your child's development. Choose the highest-quality program that fits your budget and schedule, and remember that high-quality child care is worth the extra cost.

Diane Bales Child & Family Development, UGA



Finding Programs in Your Community

Your community has a local child care resource and referral agency whose responsibility is to link you with child care programs in your area. To find your local resource and referral agency, go to the Georgia Association of Child Care Resource and Referral Agencies (GACCRRA) at **www.gaccrra.org** and click on the city that's closest to your home. Trained Parent Counselors are familiar with the different child care options in your community and may be able to guide you to programs that best meet your family's needs.



Putting Baby on a Budget

ow that the baby is here, you will need to make some changes in the

family spending			
blan. Learning more about what			
you did with your money before			
he baby came along can often			
help you to identify potential			
areas of savings in the budget to			
offset at least part of the cost of			
he new baby. This is especially			
mportant, because when a			
new baby joins the household,			

it's easy to overspend. Here are some ways to avoid overspending and ensure your pocketbook is not too overwhelmed by your new bouncing bundle of joy.

Assessing Your Spending The arrival of a new baby, especially the first baby, leads parents, grandparents, and other relatives to want to buy everything possible to decorate, furnish, and fully accessorize both baby and nursery. Designer clothing, expensive tennis shoes, and an endless variety of age-appropriate toys provide additional temptations. Purchases for the baby can eat up a sizeable chunk of the family budget. *Tracking your spending and planning for the additional expenses now can help you to avoid financial problems later*.

Take a hard look at where your money goes. This task, however daunting and unpleasant it appears, is almost always worth the effort. Most families can increase their spending power by as much as 20 percent by paying more attention to how they spend. Once you know where your money goes, you can see more clearly what you need to do differently to accommodate baby expenses and get more for your hardearned money.

Here's a test. Make a list of your expenses, including your best guess of the amount you spend for each expense in a typical month. When you have thought of everything you can, add up the total. Next to the total, write down how much money you have coming in each month. How do these numbers compare? How much money does it look like you should have left over each month? How does that compare with the amount you actually do have left each month?

Get a Reality Check on Your Spending Going through this exercise often reveals that some of your money just disappears on unnecessary items. The trick is to find out where this disappearing money went. If you can't remember how you spent it, there's a pretty good chance you can do without whatever it was. Once you've identified where this money has been going, you can decide whether all or part of the funds need to be redirected to another expense.

To do this, take the list of expenses you wrote down earlier, and see if you can determine the exact amount spent in each area. Start with whatever records you may have. You can use monthly statements, checkbook registers, receipts, and other

What does your family budget look like?

Home	Amount Spent/Month
Mortgage/Rent	\$
Insurance	\$
Furniture/Maintena	ance \$
Household Supplies	······
Groceries	ś
Other	\$
Other	پ
Utilities	
Home Phone	\$
	•
Cell Phone	\$
Gas	\$
Water/Garbage/Sev	ver \$
Electricity	\$
Internet	\$
Other	\$
ound	÷
Transportation	
Car Payment	\$
Fuel	\$
Insurance	¢

Fuel		⇒	
Insurance		\$	
Tag/Registra	tion	\$	
Maintenance	e/Repairs	\$	

Entertainment

Dining Out	\$
Movies/Plays/Concerts	\$
Memberships	\$
Events	\$
Hobbies	\$
Travel	\$

And Baby Makes Three

Formula/Baby Food	\$
Diapers/Wipes	\$
Clothing	\$
Medical Bills/Medications	\$
Child Care	\$
Toys	\$
Baby Accessories	\$
Future Education Fund	\$

Total Monthly Expenses:	\$
Monthly Household Income:	\$
What's Left Over Each Month:	\$

Use this as a starting point for determining your monthly expenses. Where do you overspend? What can you cut? Where do you need to invest more of your money? records you may have on hand to verify spending for many of your expenses. If after reviewing your records you still have a gap between how much you think you spend and how much you actually be successful. For example, instead of giving up the soft drink and candy bar you buy from vending machines at work every day, buy them yourself in bulk from a discount store or when on sale and take them to work with you.

If after reviewing your records you still have a gap between how much you think you spend and how much you actually spend, more work is needed. Track down this missing cash by carrying a small pad with you to record your daily spending habits. Write down every cent you spend and what it was for. After a month, compare this record of your actual spending to your estimated spending. The results of this hard work should be the elimination of any missing cash.

Reducing Your Spending Now that you know where your money goes, you can examine your spending habits. As you are needs and priorities to make additional cuts in the family spending looking at how your family spends money, think about whether plan to accommodate baby expenses. Parents have lots of options for reducing the cost of baby or not it's okay to spend that much for each expense. Think about what's really important. Does most of your money go for things expenses. Shop around for big-ticket items you need for the baby. that matter to you? Having a new member of the family may Be sure to check garage sales, second-hand stores, and consignment change your perceptions about what is and is not important. You stores, especially those that focus on baby items. Churches and may want to spend more for recreational activities as a family, for other community organizations often have consignment sales as education, or for your retirement and other future goals. fundraisers. Babies grow so fast that previously owned clothing and Take a look at your largest expenses. Are there things other items are often as good as new. Remember, the less you spend you can do differently to reduce them? The key is to identify on items that your child will quickly outgrow, the more you can expenses you feel are too high and then to find ways to reduce save and invest for your child's future.

Take a look at your largest expenses. Are there things you can do differently to reduce them? The key is to identify expenses you feel are too high and then to find ways to reduce them to a more acceptable level. Areas where you spend more than you think are easy targets for change. If you feel you spend too much for any particular expense, change your spending so that it's more in line with what's important to you and develop a plan to reduce these expenses. Are there things other items are often as good as new. *Remember; the less you spend* on items that your child will quickly outgrow, the more you can save and invest for your child's future. **The Bottom Line** A new baby will mean big changes in how you spend your money. Watching how much you spend and plugging leaks in the family budget can free up additional dollars to help with baby expenses.

Your first reaction might well be to give something up entirely. While that kind of sacrifice can help you to get results fast, in many cases a more moderate approach is more likely to



And Baby Makes Three Once you know where your money went before the baby came along, you can start to think about additional expenses that will arise now that baby is here. Food, diapers, clothing, medical expenses, and child care are just a few areas for which you need to plan. It may be possible to offset the cost of some of these new expenses with savings from changes in your spending habits. *You may also need to re-evaluate wants, needs and priorities to make additional cuts in the family spending plan to accommodate baby expenses.*

Michael Rupured and Joan Koonce Housing & Consumer Economics, UGA

> Contact your local Family and Consumer Sciences County Extension Agent for more helpful tips on managing your money and other financial management resources.

FOR MORE

INFORMATION...

1-800-ASK-UGA1

(275 - 8421)

PAYING FOR YOUR CHILD'S EDUCATION IS NOT AS HARD AS YOU MAY THINK

hile planning for the arrival of your bundle of joy, you probably purchased or received gifts such as baby clothes, furniture, formula, and other necessities. All of these items are important in raising a child. But have you thought about your child's needs as he or she grows older, such as how college costs will be covered? Because reaching college age seems so far away, most people fail to think about it until it's too late. However, planning for your child's education is just as important as planning for their arrival.

Don't Bank on Scholarships Some children are fortunate enough to receive academic, athletic or other types of scholarships, fellowships and/or grants. Having college costs paid for through these means would be great, but it is not guaranteed. Many parents who depend on these are disappointed when things don't turn out as planned and may be forced to go into debt or dip into their retirement savings to pay for their child's education. You should plan ahead for your child's education, and if your child does receive other financial support then the amount saved can be used for your child's or family's other expenses. If your savings are in qualified education accounts, it's important to remember that some of these accounts do impose penalties if funds are not used to cover your child's educational expenses.

Total Potential Earnings for College Over 18 Years

Amount Saved	Interest Rate			
Per Month	6%	8%	10%	12%
\$50	\$19,368	\$24,004	\$30,028	\$37,893
\$100	\$38,735	\$48,009	\$60,056	\$75,786
\$125	\$48,419	\$60,011	\$75,070	\$94,733
\$150	\$58,103	\$72,013	\$90,084	\$113,679

Note: This is for example purposes only. Investment returns are not guaranteed, and the amount you earn on your investment account will be based on the type and performance of the investments in your portfolio.

Every Dollar Adds Up If you plan ahead and start when your child is born, paying for your child's education is not as hard as you think. As shown in the table, if parents invest as little as \$50 per month in an account earning 6 percent from the time the child is born until he or she is 18 years old, they will have \$19,307 when the child goes to college. Of course, if parents save more and earn higher interest rates, they will have even more by the time their child turns 18. This is the power of consistently investing a set amount over a period of time, also called *dollar cost* averaging. Also, when you invest money and leave what you earn in interest in the account, you earn interest on what you invest each



month plus the previous interest earned. This is the power of *compound interest*, or earning interest on interest. The amount of money you should set aside is based on how many children you have and the inflation-adjusted cost of the college they wish to attend. Like everything else, the cost of college increases over time, and so this needs to be considered.

Programs to Help You Save To encourage parents to save for their child's college education, the federal and state governments have established tax-advantaged savings accounts or plans specifically designed to save for their child's college education. Some of these include the Coverdell Education Savings Account, Section 529 Savings Plans and Prepaid Tuition Plans. Other tax-advantaged methods used to save for children's education include putting money into U.S. Savings Bonds and custodial accounts for the child. The account and/or plans you use will depend on your unique family circumstances and tax situation. One size does not fit all.

Life Insurance Although death is not a pleasant subject, parents should also think about the possibility of their death after the birth of a child. Most parents with a young child have not had the time to accumulate the necessary financial resources to care for their child if they die unexpectedly. However, the child has to be provided for financially, and the cost of college is one of the child's financial needs.

One way of providing for your child is to purchase life insurance. The primary purpose of life insurance is to provide the financial resources needed by your dependents in the event of your premature death (dying while someone is financially dependent upon you). There are many different types of life insurance, so parents need to choose a life insurance plan that best suits their needs. As with the tax-advantaged educational accounts and/or plans, one size does not fit all.

The Bottom Line If you have not started planning for your child's education, don't be discouraged. It is never too late. Start now. Regularly save as much as you can, and let the power of compound interest work for you.

Joan Koonce and Michael Rupured Housing & Consumer Economics, UGA

Investing in your

child's future now

will pay off later.

Tips on Cutting Back and Monthly Savings

One snack, candy or soda per day	\$23 – 78
One coffee or latte per day	\$31 – 93
One fast food meal per day	\$78 – 186
One music download per day	\$31 – 62
One pack of cigarettes per day	\$93 – 155
One lottery ticket per week	\$4 – 22
One 6 pack of beer per week	\$27 – 40
One CD or DVD per month	\$12 – 15
One manicure per month	\$30 – 50
One movie ticket per month	\$7 – 10
One pizza, take-out per month	\$10 – 20
One impulse buy per month	\$25 – 100
Saving spare change in a jar daily	\$10 – 25

FOR MORE INFORMATION... 1-800-ASK-UGA1 (275-8421)

Contact your local Family and **Consumer Sciences County Extension** Agent for more information on saving for college, college savings plans, investing, and/or life insurance.

A Healthy Home for Baby

Whether you are bringing a new baby home or have older children, it is important to have a healthy home.



Contact your local Family and Consumer Sciences **County Extension Agent** or visit www.gafamilies. org/housing to learn more about ways to keep your home safe from contaminants.

22 Guide for New Parents



healthy home is one that provides a safe environment with clean air to breathe, clean water to drink, and minimal environmental contamination. Air within homes and other buildings can be more polluted than the outdoor air. Because most people spend the majority of time indoors, having a healthy home is important for both parents and children, but especially for children. Children are more susceptible to the effects of pollutants than adults. In proportion to their size, children breathe, drink, and eat more than adults. Children, and especially babies, also do things that may expose them to contaminants such as lead. For example, children put everything in their mouths. Because it's not known for sure what concentrations or periods of exposure are necessary to produce specific health problems, health effects from contaminants may be experienced soon after exposure or possibly even years later.

Whether you are bringing a new baby home or have older children, it is important to have a healthy home. Here are the most common pollutants and tips on preventing and treating them.

Mold All homes have some mold. Excessive levels of mold are unacceptable. To prevent and eliminate indoor mold growth, you must control indoor moisture.

- Repair leaking pipes.
- Use exhaust fans while cooking and bathing; make certain that exhaust fans are vented to the outdoors.
- ▲ Make sure that crawl spaces and attics are properly vented.
- Place a six mil plastic vapor retarder in your home's crawl space to prevent ground moisture from migrating to your home.
- **Make sure that outdoor water drains away from your home.**
- Keep the humidity level in your home below 60 percent; check the amount of moisture in the air using a hygrometer.

Lead Poisoning Lead poisoning due to ingestion of lead-based paint, chips, and dust is the number one environmental health problem for children. Lead is a heavy metal that when absorbed in a child's body can cause neurological damage. Lead interferes with the healthy development of neurons, which, among other reasons, can affect a child's ability to learn and perform well at school. Lead is most often found in homes built before 1978. Lead is also found in some toys, jewelry, pottery, folk remedies, and water pipes. It is important to prevent lead dust from decaying paint or painted surfaces to become airborne and enter a child's blood stream. To learn more about lead and specific ways to prevent lead poisoning, contact your local Family and Consumer Sciences County Extension Agent.

Chemical Toxic Exposure A variety of chemicals are used in homes. Some household chemicals are highly toxic, and some have no known health effect. Chemicals include but are not limited to cleaners, detergents, and pesticides. Follow these tips to reduce exposure to chemicals and prevent poisonings.

- Before you purchase a product, read the label. Is the product right for your project? For example, don't use chemicals meant for outdoor use inside of your home.
- Buy only the products you need.
- Before using any product, read, understand, and follow all directions on the label
- Once you have finished with a chemical product, put it away immediately in an area where children can't get to it. Don't leave chemical products on a counter,
- **Discard partially full containers of old or unneeded** chemicals safely.
- **Control** Keep children away from all harmful chemicals.
- **Most importantly, keep the number for Poison Control** handy: (800) 222-1222. Don't be afraid to use it.

Asthma and Allergy Triggers Pets, tobacco smoke, cockroaches, and mold can affect your home's air and aggravate allergies and asthma. To reduce and prevent asthma and allergy triggers in your home:

- **Keep your home clean.** Regular cleaning can reduce If radon levels are still elevated, you can have a professional the amount of dust mites, pollens, animal dander, pests, install a ventilation system that sucks air from beneath the home and other allergy-causing agents in your home. Reduce and vents it to the outside where it safely dilutes. For more the amount of things that collect dust, such as carpets, information about radon, visit www.ugaradon.com. upholstered furniture, and knick-knacks. In the bedroom, wash sheets and other bedding at least once a week with hot The Bottom Line Analyze your lifestyle. Make certain that water and dry in the dryer to control dust mites. Wash soft you are doing things that keep your home healthy and safe for toys regularly. Remove those that cannot be washed from your family. Most importantly, take a proactive approach to keep the bed area. Cover mattresses and pillows with dust-proof contaminants out of your home. (allergen-impermeable) zippered covers.
- **Control pests.** Starve pests out of your home by keeping Pamela R. Turner, Gina G. Peek and Jorge H. Atile trash covered, storing food in sealed containers, keeping Housing & Consumer Economics, UGA dishes clean, and fixing any water leaks. Also, do not let bags, boxes, stacks, or piles of stuff become cozy homes for pests. To prevent future invasions, repair your home by sealing pest entry points. To control roaches, place baits and traps in areas that children can't reach.
- Keep mold levels down. As discussed earlier, control moisture in your home. If you use a humidifier, fill it with fresh water and clean it daily.

Water Testing Unlike users of public water systems, people with private water supplies such as wells, springs, and cisterns are responsible for ensuring the quality of their own drinking water. If you have a private water supply, use the following tips to make sure your family has safe, clean water to use.

- **Protect it from contaminants**. This means that wells should be sealed, chemicals should be stored far away from wells, motor oil should not be dumped on the ground, and household chemicals and medications should not be flushed down the toilet.

Have your private water supply tested routinely, particularly for bacteria and nitrates. Private water supplies should also be tested anytime there is a change in the smell, taste, or clarity of the water.

Radon Radon is an odorless, tasteless radioactive gas. Radon is produced by uranium found in soil and rock all over the United States. Once radon enters a home, it moves freely throughout the indoor air and can be breathed into your lungs, causing a higher risk of lung cancer. To prevent radon exposure, test your home for radon. Performing a radon test on your own is easy, *inexpensive, and can be done privately.* Every home is unique due to its local soil, construction details, maintenance, and degree of depressurization. Therefore, test results from nearby homes cannot be relied upon to predict the radon level in another home. Likewise, previous test results may not reflect current and future radon levels for a home that has been remodeled, weatherized, or had changes made to its heating, air conditioning, or other ventilation systems such as exhaust fans.

If your radon test kit comes back with a reading of four picoCuries per liter or higher, take immediate action to reduce radon levels. Seal the cracks in your home with caulk, then retest.



Baby's First Road Trip: Safety First!

ou've taken extra care for nine months to protect your baby. Now it's time to protect ⁾ him from one of the most dangerous times of his day– riding in a vehicle.

Selecting a Seat Every time your baby rides in a car, make sure she's in a child safety seat appropriate for her age and size. Check the labels. Most seats fit babies 5 pounds and up, but some seats start at birth or 4 pounds. The best child safety seat is the one that fits your baby, fits your vehicle, and will be used correctly every trip.

There are three main types of safety seats for infants and young children. Many people find *rear-facing-only seats* convenient because of their light weight and carry handles. A convertible seat is another option that may be used rearfacing for younger children and converted to forward-facing for older children. Convertible seats fit most children up to 50 pounds. A 3-in-1 seat may be used as an infant seat, then as a convertible seat, and later changed to a booster seat when your child reaches the maximum harness weight recommended by the manufacturer. A special car bed is an option if your infant has a medical need to lie flat when riding. Your doctor will tell you if this is the case.

Placing a Seat in Your Vehicle The safest place for your child is in the back seat. However, if your vehicle doesn't have a back seat, you can place your child safety seat in the front as long as you can turn off the passenger-side airbag. NEVER place a rear-facing seat in front of an active airbag If you're not sure if your vehicle has a passenger air bag, check your vehicle owner's manual or sun visor, or look for letters such as "SRS" embossed somewhere on the dashboard.

All infant child safety seats must be installed facing the rear of your vehicle. Even convertible seats must be installed facing the rear until your baby is old enough and large enough to face forward (see "Things You Should Know" for more information). It's also important that the child safety seat be reclined at the correct angle. If the seat is too upright, a very voung baby's head may fall forward and restrict his breathing. Many infant seats have adjustable bases so you can change the angle. Otherwise, you can put a tightly rolled towel or a foam pool noodle cut to the length of the base under the foot of the child safety seat to adjust the angle. Don't recline the seat more than 45 degrees, since that could keep the seat from protecting the baby in a crash.

Installing the Seat LATCH – Lower Anchors and Tethers for Children - is a way to install child safety seats without using the seat belt. Most new vehicles have LATCH in at least two seating positions, but it's not always in the middle of the

back seat. Check your vehicle owner's manual to locate any LATCH anchors in your vehicle.

If you don't have LATCH, you can still install your baby's seat safely with a seat belt. Just make sure the belt "locks" the child safety seat in place. Some seat belts lock automatically. On others, you pull the seat belt all the way out to lock it. Some seat belts need an extra piece of hardware to make them lock. Check your vehicle owner's manual to find out how your seat belts work.

Whether you use LATCH or the seat belt, make sure your baby's seat is tightly installed. Put your hands near the seat belt openings on the sides of the safety seat, and pull the seat side-to-side and front-to-back. The safety seat shouldn't move more than an inch.

Positioning Your Child The straps that hold your baby in her seat are called the *harness*. Make sure the harness straps over her shoulders don't come out of the back of the seat *above* her shoulders. If they do, check the instructions to find out how to lower the harness. Those straps should begin at or slightly below her shoulders to hold her safely in a rear-facing seat.

Also, the harness should be snug so you can't pinch any extra webbing. Test it at the baby's collarbone. Move the plastic retainer clip so it's across the chest – about armpit level. This keeps the straps in the correct position so they won't slide off the baby's shoulders.

Don't put anything under your baby or between his body and the harness. Even a heavy coat could keep the harness from doing its job in a crash. Instead, you can fill in extra space *around* the baby by placing rolled receiving blankets along both of his sides (as illustrated) and a rolled washcloth between his legs and the crotch strap. You can also put a blanket on top of the harness to keep him warm.

Things You Should Know All infants and toddlers should ride rear-facing in a safety seat until they are 2 years of age or until they reach the highest weight or height allowed by their safety seat manufacturer. Rear-facing is safest because it helps protect your child from spinal cord injuries in a crash. In fact, the American Academy of Pediatrics recommends that children ride rear-facing as long as possible – until they reach the upper weight limits of the seat. Some seats allow for rear-facing to 40 pounds. Be mindful of the seat's height limits. Your child is usually too tall for the seat if the top of her head is within an inch of the top of the child safety seat.

Georgia law requires children under the age of 8 to ride in a child safety seat appropriate for their height and weight (with some exceptions) and used according to the manufacturer's instructions. However, the American Academy of Pediatrics recommends that children continue riding in child safety seats or boosters even longer. Most children don't fit into seat belts until they're about 4'9" tall, and between 8 and 12 years old. Make sure you and other adults wear seat belts to set a good example, and to keep you safe too. An unsecured passenger can cause injury to others in a crash.

The Bottom Line After you unpack your new safety seat, do what many parents don't: read the owner's manual for the car seat and your vehicle. Eight out of 10 child safety seats are installed incorrectly. Make sure yours isn't one of them!

Leigh Ebelhar, Melba King, Mary Ann Robinson and Don Bower UGA Traffic Injury Prevention Institute

The best child safety seat is the one that fits your baby, fits your vehicle, and will be used correctly every trip.

Used or New?

rom diapers to doctor's visits and everything in between, babies can be expensive. It can be tempting to want to save money with a used child safety seat. Although not everything for your baby has to be new, remember that this is safety equipment. Stay away from used seats at online auction sites, vard sales, and thrift stores. You don't know who owned the seat or how they treated it. But, if the used seat comes from your own family or a trusted friend, it might be okay to use, if you take time to check the following:

- **Know the history of the seat.** Has it been in a crash? How were the padding, harness, and buckle cleaned? If anyone used harsh chemicals or put them in the dryer, it could have removed the flame-retardant properties or made the straps weaker.
- Make sure the seat is complete, including its instruction booklet. Ask the previous owner whether any pieces were removed, and check the list of parts in the instruction booklet. Can you see damage to the frame of the seat or its straps? Are all the labels still attached?
- Consider the age of the seat. Although it met federal safety standards when it first came out, current standards are somewhat stricter. Call the manufacturer to find out how long they recommend using that seat.
- Call the manufacturer's 1-800 number (listed on the labels) to check for any recalls.



HELPFUL RESOURCES

For more information on child safety seats, go to the American Academy of Pediatrics Web site: www.aap.org/family/carseatguide.htm

You can also have your seat inspected by a certified Child Passenger Safety Technician. Go to http://cert.safekids.org and click the "Find a Technician" link or call toll-free 866-SEATCHECK (866-732-8243) to locate a child safety seat inspection station and set up an installation appointment.

If you have questions, please contact us at the UGA Traffic Injury Prevention Institute: 1-800-342-9819 or www.ridesafegeorgia.org

www.gafamilies.org



Colleges of Agricultural & Environmental Sciences & Family and Consumer Sciences



For more information, contact your FACS Cooperative Extension Agent at 1-800-ASK-UGA1 (275-8421) or visit: www.gafamilies.org

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