

Chapter 1

Saving Big: The Basics

The 2010 documentary *Babies* follows four adorable babies from around the world through roughly the first year of their lives. One of the babies, Ponijao from Namibia, lives in conditions that most Westerners would consider primitive. He crawls around in the dirt, and most of the time he's naked or wearing a loincloth. The family doesn't own a single "baby item"—no diapers, crib, or stroller to be found. I was struck by how little Ponijao needed to thrive—and thrive he did—in the company of his loving family.

Of course, Ponijao's world is pretty foreign to most of us. I'm guessing you're not reading this book in a hut in Namibia but rather in a place where creature comforts are a lot more commonplace. If I'm right, the chances that you'll raise your baby without buying a single baby item are pretty slim indeed.

The journey to saving begins with the recognition that you don't need to spend nearly as much as you think you do. Of course, anyone who's ever tried to cut out junk food has found that it's easy to say you'll just have a *tiny* bite of that delicious chocolate cake on the counter, but much harder to actually resist grabbing a plate and a fork and digging in.

Walking into a baby department store is a lot like walking into a bakery at lunchtime. The aisles are packed with thousands of tantalizing gadgets and doodads that promise to add pleasure and comfort to

your life. And there are even a few free samples to make sure you consume.

Why Do We Buy?

So why do we buy? Babies don't care how many cute outfits they have, what brand of stroller their mom pushes them in, or how trendy their nursery is. It's parents who do, and the multibillion-dollar baby product industry wants to make sure they spend as much as possible, despite their best budget intentions.

Quite simply, new and expectant parents are a marketer's gold mine that dozens (if not hundreds) of baby industry retailers, manufacturers, and service providers can't wait to dig into. Marketers study parents' social media interactions on Twitter and other sites, their buying behavior, their survey responses, their birth announcements, and other data to pinpoint precisely which marketing materials to push to them and when.

The result? Soon-to-be parents—particularly mothers—are hit full force with a barrage of advertising from a dozen different directions from the first time they open a parenting magazine to their baby's first visit to the pediatrician and beyond. Often the advertising arrives in the guise of “helpful information” for new parents—e-mail newsletters, blog reviews, and so on. Info-thirsty expectant parents who lack more experienced moms and dads to turn to for advice are particularly vulnerable to these advertorials.

Reader Tips

The baby magazines always have lists of “must-haves” coupled with special features explaining the need for all of these items. I didn't have many “Mom” friends and it's scary having a baby, what else did I have to rely on for advice?—Michelle

Another popular way that baby product manufacturers get the word out about their products is through gift bags and welcome kits full of coupons, freebies, samples, and ads. Gift bag advertising is, in the words of the advertisers themselves, “ideal for encouraging trial and stimulating loyalty at a key product purchasing stage” (www.meredith.com/mediakit/ab/print/abmk_fyoISam.html). And literature aimed at convincing brands to participate in gift bag programs says that the soon-to-be mom is “a woman at the most responsive lifestage” (<http://bit.ly/giftbagprogram>). The key to bringing in the bucks is to hook the soon-to-be mom on a brand or product “*before* she completes her baby registry” (<http://bit.ly/giftbagprogram>). Like when you buy your first pair of maternity jeans.

The maternity clothing store Motherhood Maternity gives shoppers (over 2 million of them, according to company advertising) a gift bag with the first in-store purchase of each pregnancy. In it you’ll find coupons, samples, and a whole lot of advertising.

The “gift bags” and “welcome kits” don’t stop there. Think your ob-gyn and pediatricians’ offices are ad-free zones? Think again. The Parents Healthy Kids Sampler goes out to 1.6 million parents from eight thousand pediatricians’ offices. And don’t be surprised if you get another “goodie” bag when you leave the hospital with your new baby.

Two Types of Needs

There are a few reasons we’re at our “most receptive lifestage” for advertising when a baby is about to come into our lives. Finding out that your family is growing is exciting, and we shop in anticipation. It goes deeper than that, though. To get back to my chocolate cake analogy, overspending, like overeating, is usually an attempt to meet a psychological or social need:

- **Psychological.** From the “what will it be like” stage before the baby is born to those crazy new-baby days, parenthood comes with a lot of uncertainty. “Retail therapy” comforts us

and helps us feel in control. If we can just buy the right product our baby will sleep through the night/be fully potty trained by a year old/become a national chess champion at the age of three. . . . If only it worked that way.

- **Social.** As a culture, Americans are rarely content with what we have. We value consumption and competition. Some of us feel like if we're not giving our kids the latest model of the hottest baby items out there, we're somehow shortchanging them (or ourselves).

How to Avoid Impulse Spending

Avoiding impulsive and emotional spending is a lot like avoiding impulsive and emotional eating. In fact, the tips found in books and articles about eating less inspire the temptation-avoidance techniques below.

Evaluate the purpose of any baby product information you see. Recognize advertisements, free samples, and coupons for what they are—tools to encourage you to buy.

Keep a spending diary, and write down what you spend every time you buy something, no matter how small it is. This forces you to become conscious of what's actually happening. Write down *all* your purchases for a week. At the end of the week, go through each item on your list and think about how you feel about the purchase now. Do you regret it? Did it make you happy? If it was an impulsive purchase, think about what may have triggered it. Then try to avoid those triggers.

Realize that you don't need to be prepared for everything. It's great to have some extra diapers and wipes on hand so you don't run out, but don't go crazy stockpiling and buying ahead. Let an actual need arise . . . and then deal with it.

Baby Cheapskate reader Carrie puts it this way: "I wanted everything to be *just* right. No running

out to the store or stressing out for any reason. It's just not reasonable or needed. So what if hubby comes home one night and has to go through the horrible process of running out for diapers! (Oh, the horrors!) I had to learn to go easier on myself. I run out of things for me, so why not give myself the same amount of slack as a first-time mom?"

Refuse to buy anything without a self-imposed "cooling off" period. When shopping online, try putting the item in your cart and then doing nothing. Wait a few hours (or days) before you buy. This gives you time to think about *why* you want to buy the item.

Set reasonable savings goals and spending limits and post them near your computer or in your wallet so that you'll see them before you pull the trigger on a purchase. For example, "Crib: spend \$250 or less" or "Don't buy unless it's 25 percent off or more." Make another list of temptation-busting questions like "Do I really need it?" and "What will happen if I don't buy it?" and keep it in your wallet, too. These reminders will help you keep your budgetary goals from flying out the window and will help you rein in the urge to buy on impulse.

So far I've told you how *not* to spend. But that's not really why you're reading this book. You've got babies on the mind (and perhaps one in the oven) and you've got some preparing to do.

So how do you get what you need and want without spending a thousand dollars a month on your baby? By arming yourself with the wisdom and tools you'll need to spend much, much less. Couponing gets all the press, but there are a number of tools that will benefit your budget. We'll talk about them later, but first, think about your savings priorities. How much work are you willing to put into saving money?

What Kind of Saver Are You?

I *know* you want to save money on baby items. Otherwise, you wouldn't be reading this, right? But

where exactly do you fall on the saver's continuum? In truth, there's not one kind of bargain hunter. We all have different attitudes toward saving and spending, dictated by our upbringings, values, lifestyles, and income levels.

Some of us are minimalists and want to buy as little as possible, period. Others of us want our babies to have all the best stuff, but we want to pay as little as possible for it. Some of us are passionate bargain hunters who adore shopping and couponing. Some of us are creative DIY-ers and master "repurposers," and some of us simply want to find great deals without spending all day hunting for them.

Many of the savings tools we'll discuss here will jibe with your family's lifestyle and interests, and some may not. Whether you consider yourself an "extreme couponer" à la the TLC television show, or you simply want to pick up a few helpful tips, you're reading the right book. Each chapter will present options for making do with less, for quick and easy savings, and for going all out in your savings quest. Feel free to pick and choose. Do what works for your family.

5 Principles of Saving Big

Before we get into specifics about what baby gear to buy and when, let's go over the five basic principles of saving major bucks on baby stuff.

Principle 1: Needs and Wants Are Two Different Things

What do you really *need* for your baby? Did you know that the Babies"R"Us Registry "must-haves" list is over three hundred items long? Crazy, right? Do yourself a favor now. Throw out all the mental