

HAVING A BABY

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A close-up, warm-toned photograph of a newborn baby sleeping peacefully in a person's arms. The baby is wrapped in a white, textured blanket. The person's hands are visible, gently holding the baby. The background is softly blurred, showing a white surface, possibly a bed or couch.

HAVING A BABY

There's lots of happiness, emotion and anticipation when you're having a baby - from telling your family and friends, to wondering who they'll look like and what colour you should paint their nursery. But there's also much to consider to ensure you're as prepared as you can be. In this LifeGuide you'll find information and support on some of the important things to plan for before your baby arrives.

ARE YOU READY?

There's no instruction manual for parenting – and whether you're preparing for your first child or another joyful addition, there's lots to consider.

THINGS TO CONSIDER

Before your little one arrives, some important things you'll need to think about include:

- How will you support yourself and your baby?
- Where will you live?
- Do you need health insurance?
- What are your maternity leave entitlements?
- How will you support the emotions of your other children?

TIP

The Australian Government's Pregnancy, Birth and Baby [website](#) is a great starting point for guidance and support on everything from conception to parenthood.

CARE AND COVER

If you've just found out you're pregnant, or are planning to fall pregnant, it's important to think about the type of care you want to receive and whether you need health cover. This will depend on what's best for you and your baby, as well as your financial situation. Remember, if you don't have private health insurance already, there's usually a qualifying period before they will cover you if you fall pregnant.

There are two types of care:



Private

Provides a high level of care, allows you to choose your own doctor and often comes with benefits like a private room in hospital. You may receive out-of-pocket expenses, depending on your level of cover.



Public

Gives you the same level of care as a private patient, however you cannot choose your doctor or room. Public hospital services, including maternity services, are free.



FALLING PREGNANT AND IVF

FALLING PREGNANT

For some couples, falling pregnant is easy and can happen quickly, while for others it can take some time.

The Australian Government's [Health Direct](#) website, recommends that if you are under 35 and do not fall pregnant within a year of trying, you should see a doctor. If you're over 35, it can be helpful to book in sooner.

IVF

It's important to remember that not everyone's pregnancy journey is the same and for many people, it can be really hard. According to the federal government, about one in nine Australian couples will face fertility issues. Some people will need to undergo In Vitro Fertilization (IVF) treatment. This can be a long, expensive and emotional process. But we're lucky in Australia to have great resources and experts, as well as an increasing success rate.

Where do I start?

If you think you might need IVF, first consult with your doctor or specialist. They will refer you to a fertility specialist who will review your medical history and discuss your options with you (and your partner). For information on how to choose a fertility clinic that's best for you, visit the Australian Government site yourivfsuccess.com.au

Your specialist and a team of fertility nurses will then support you through each stage, including hormone stimulation, monitoring, egg collection, fertilisation, the development of an embryo and finally, the embryo transfer. You may also consider freezing any suitable embryos for future pregnancies.

What are the costs?

The cost of IVF can vary, depending on which clinic you visit and how many rounds you undergo. Elements of IVF treatment are covered by Medicare in Australia but there are several out-of-pocket costs, too. This includes the cost of medication taken during IVF. Some of these medications are covered by Medicare, but you should check with your doctor first so there are no surprises down the track.

MORE RESOURCES

The Australian Government has a [Reproductive Health](#) site which has resources on reproductive health with links to information pages and support agencies.



PREGNANCY

As you start this new chapter, the list of things you need to organise will grow. Try not get overwhelmed – pregnancy is an exciting time, so make sure you take some time to relax and soak it all in.

SHARING YOUR NEWS

If you have other children, news of their new sibling can be a big deal. Think about when you'll tell them about their baby sibling, how you'll support their emotions and how you can make them feel included in your pregnancy, such as by taking them shopping for baby clothes or toys.

Depending on your circumstances, other members of your family or friendship group may also need to adjust to news of your pregnancy. To make things easier on you, consider how and when you will tell them and if you'll need someone else there for support. You'll find more information about support groups at the [end](#) of this LifeGuide.

WORKING WHILE PREGNANT

For most people, working while pregnant is normal and safe. However, you should consider the risk to you and your baby and consult your doctor or specialist if you're concerned.

The [Fair Work Ombudsmen](#) website has a breakdown of the entitlements for pregnant employees, including moving to a safe job.

FOR EXTRA SUPPORT

Ask your hospital or maternal and health nurse about joining an antenatal class. This will teach you about things like how to prepare for labour, relaxation and breathing skills and breastfeeding.

GETTING EVERYTHING READY

With your baby almost here, it's time to make sure you have everything ready – from setting up the nursery, to buying clothes and preparing your hospital bag. Some baby items can be expensive, so asking friends or family if they have any they no longer use or sourcing them from second-hand groups can reduce costs.

Other things to think about might include whether your house is baby-ready or if any renovations or works need to be completed before the arrival of your baby. This can be a big and time-consuming job, so make sure you ask yourself whether renovating or moving will be better in the long run, what the resale value will be if you renovate, what you can afford and when the renovation or move will need to happen.

Here's a basic checklist of some items you may need to buy or source:

- | | |
|---|--|
| <input type="checkbox"/> Bassinet | <input type="checkbox"/> Changing table |
| <input type="checkbox"/> Crib | <input type="checkbox"/> Nappy bag and nappies |
| <input type="checkbox"/> Car seat | <input type="checkbox"/> Bottles |
| <input type="checkbox"/> Baby carrier | <input type="checkbox"/> Blankets and swaddles |
| <input type="checkbox"/> Pram or stroller | <input type="checkbox"/> Baby clothes |

COPING WITH LOSS

Sadly, some people will also experience loss during or soon after pregnancy. For more resources to help with dealing with grief, see the [end](#) of this LifeGuide.

AFTER YOUR BABY ARRIVES

Congratulations! Your little one is here. Enjoy every wonderful moment. Now that your baby has arrived, let's look at what you need keep in mind.

PARENTAL LEAVE

In Australia, eligible parents and carers, including adoptive parents, are entitled to different types of leave.

They include:

- 18 weeks of payments: comprising of a 12 week continuous Paid Parental Leave Period, and 6 weeks of Flexible Paid Parental Leave Days which can be used within 2 years of the birth or adoption
- Employer-funded pair parental leave (this is determined by your employer)

Each parent must take their leave at different times, except for the two weeks paid partner leave, which is often taken straight after the baby's arrival.

You should also receive a Parent Pack from your midwife or hospital, which has a Newborn Child Declaration form for you to fill out. You'll need this to register your baby's birth and to make a claim for government benefits like those listed above.

TIP

Check your eligibility for the Newborn Upfront Payment and Newborn Supplement

This is a one-off lump sum and an increase to part of your Family Tax Benefit payment. But please note, you can't receive this bonus if you're getting paid parental leave, too. For a breakdown of information, visit [Services Australia](#).

BABY GROUPS AND CHILDCARE

As your baby grows, you might consider joining a local baby group or playgroup. This is great for both parents and bubs and can give you the chance to meet other parents.

Ask your local community centre or council if there's a group nearby. Or talk to your maternal and child health nurse for more information.

You may also consider sending your child to childcare – or arrange for your older children to go. When choosing a childcare centre, keep in mind:

- How many children attend each day?
- What's the staff to child ratio?
- What are the costs (and are there any government subsidies)?
- What are the hours?

Make sure you check out the centre and speak with staff before committing. Many childcare centres offer services from birth, too. For more specific information including help finding a centre and fee estimations, check out the government's [Starting Blocks](#) website.

NANNIES AND AU PAIRS

If you need an extra pair of hands around the house, a nanny or au pair might be a helpful addition to your home.

A nanny is someone whose primary job is to look after your child and is usually trained or experienced in childcare.

An au pair is a live-in helper, usually from another country, who helps with general household duties as well as childcare in exchange for a place to stay and an allowance. Make sure you're careful and thorough when hiring a nanny or an au pair though, as there isn't much regulation.

Always ask for a reference, check if they're qualified, especially in first aid, and whether they hold a working with children police check. At the end of the day, you need to feel comfortable leaving your child with them.

YOUR FINANCES

The cost of a growing family can quickly add up, especially if you're living off one wage. Starting a family means planning ahead – including with your finances.



Some things to consider include:

- Making a budget for your family, including your new addition
- Opening a savings account for your new child
- Updating or making a will
- Looking at your insurance policies and what they cover

ANZ FINANCIAL WELLBEING PROGRAM

If you're looking for some helpful insights, tips or tools then check out the ANZ Financial Wellbeing program – a free online resource designed to help you become better with your money. Complete modules at your own pace, regardless of who you bank with, or sign up for a 6-week challenge and receive helpful information straight to your inbox.

Read more about how we can help boost the power of your finances at anz.com.au/financialwellbeing

SCHOOLING AND EDUCATION

It may seem a long way off, but you should also start to think about your baby's future education and the costs associated. Think about whether you want to send your child to a public, private or independent school. Some schools have long waitlists and large tuition fees, so you may need to put their name down or start saving as soon as possible.

KEEPING ON TOP OF YOUR MONEY

If you find yourself struggling or you want advice with current debts, know that there is help available.

Whether you've lost your job, had a relationship breakdown or are battling serious illness, ways you can get your finances back on track include:

- Use income and debt protection [insurance](#) policies (if you have them)
- Keep a budget (check out ANZ's handy [Budget Planner tool](#))
- Chat to your bank and services providers and see if they can give you some temporary [assistance](#)
- Talk to a financial expert (a good starting place is [Financial Counselling Australia](#))



MORE HELP

If you're feeling overwhelmed or need some advice, there are many resources available to support you. Whether you're looking to stay healthy throughout your pregnancy, need support while breastfeeding or with postnatal depression, know that you're not alone.

GOVERNMENT RESOURCES

The Federal Government

www.servicesaustralia.gov.au/raising-kids

Having a baby in Victoria

www.vic.gov.au/having-a-baby

Having a baby in South Australia

www.sahealth.sa.gov.au

Having a baby in NSW

www.service.nsw.gov.au/guide/having-baby

Pregnancy and family planning Queensland

www.qld.gov.au/health/children/pregnancy

Having a baby in Western Australia

www.healthywa.wa.gov.au/Healthy-living/Having-a-baby

Department of Health & Human Services (Tasmania)

www.health.tas.gov.au

Canberra Health Services

www.canberrahealthservices.act.gov.au

Pregnancy, birthing and child health in Northern Territory

nt.gov.au/wellbeing/pregnancy-birthing-and-child-health

Family Relationships

Family Relationships is a Federal Government initiative designed to foster relationships.

www.familyrelationships.gov.au

PREGNANCY AND BIRTH

Australian Breastfeeding Association

The Australian Breastfeeding Association helps support and guide women who are breastfeeding.

www.breastfeeding.asn.au

Miracle Babies Foundation

For support for premature and sick newborns and their families.

www.miraclebabies.org.au

SANDS

Sands supports people who have experienced miscarriage, stillbirth & newborn death.

www.sands.org.au

RELATIONSHIPS AND EMOTIONAL HEALTH

Relationships Australia

Relationships Australia helps individuals, families and communities 1300 364 277

relationships.org.au

Relationship Matters

Relationship Matters is a not-for-profit counselling and mediation service that you can visit online or 1300 543 396.

www.relationshipmatters.com.au

DOMESTIC AND FAMILY VIOLENCE

Our Watch

A leading service in the prevention of violence against women and children.

www.ourwatch.org.au

MENS HEALTH

Mensline

Call 1300 789 978 for support for men.

www.menslineaus.org.au





ABOUT LIFEGUIDES

ANZ has a proud history of helping customers across Australia and New Zealand, especially in times of change. Through these LifeGuides, ANZ is furthering its commitment to the broader community by providing general resources and useful information about key life moments – helping make them a little easier on you.

Important Information: The information set out above is general in nature and has been prepared without taking into account your objectives, financial situation or needs. By providing this information ANZ does not intend to provide any advice about your employment rights, any financial advice or other advice or recommendations. You should seek independent employment, financial, legal, tax and other relevant advice having regard to your particular circumstances.

