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5 Baby Steps to Prepare for Maternity Leave & Child Support

Preparing for Parenthood—Financially and Emotionally

Expecting a baby is simultaneously an exciting and nerve-wracking experience. At United Bank, we understand that with enthusiasm, eagerness, and gratitude also comes anxiety, paranoia, and uncertainty. While preparing for this new stage in life, financial planning is incredibly important in setting up your family for success and security.

Despite the significant shift in one's life, health, and availability when expecting, it is rare that employers provide adequate time or support for this major adjustment. Strategically planning your finances in advance can allow you more time to focus on your family once your baby is here, rather than juggling both budgets and bottles. With these five steps, you'll feel more reassured and ready for the exciting journey ahead.

1. Understand Your Maternity Leave Rights and Benefits

The [Family Medical Leave Act](#) (FMLA) ensures that eligible employees are entitled to take unpaid leave while protecting their jobs. With FMLA, your group health insurance coverage is guaranteed under the same terms and conditions as if you were not taking any leave. While time off is available for a multitude of family and medical reasons, there are specifications for maternity leave.

- Expectant mothers are entitled to twelve workweeks of leave within a 12-month period for the birth and taking care of a newborn child within one year of birth.
- For those who are looking to adopt or foster a child, the same amount of leave is eligible as those giving birth.

Along with this, there are state-specific family leave programs that vary across the board. Some states such as California, New Jersey, Oregon, and Connecticut have Paid Family/Paid Family and Medical Leave (PFL/PFML) in force. Others like Alaska, Idaho, Michigan, and Ohio have no PML or PMFL in force. Easily access where your state stands on the provided [PFL/PFML programs](#).

Due to the differing provided programs based on state and employer, it is important to review your employer's maternity leave policy before taking your leave of absence. One employer's maternity leave opportunity may be drastically different from another's. Being aware of your rights and options as a future parent is of the utmost importance regarding preparation.



2. Build a Financial Cushion Before Baby Arrives

- Start a dedicated savings account for your maternity leave for easy preparation. Having a baby is expensive, and ensuring you have specific savings for each step of the process can help reduce stress and provide financial stability.
- Thanks to automated savings, you can secure a consistent contribution of money to your account over time. Not having to worry about depositing into your account every month can save you extra time and brain space that becomes very important during this time.
- Rely on a reduced income to allow for lifestyle changes following potential earnings adjustments. This can be a game changer in the amount of money allocated for your maternity leave.
- With United Bank [personal savings](#), build your funds with our services that help you navigate this next stage for your family.

3. Create a Realistic Budget for Maternity Leave

- Crafting a budget can be very difficult, especially when so many other things are on your plate. Knowing what costs to cut isn't easy, but we are here to help. Eliminating payments that come with subscription fees, dining out, travel, and entertainment are all easy ways to cut spending while prioritizing necessary bills like rent, transportation, food, and healthcare.
- Estimating the income that you will receive during leave is incredibly important. Even with paid leave, short-term disability, a spouse's leave, or state benefits, knowing exactly how much money you will make during this period will help you be better prepared.
- Projecting your expenses by factoring in required bills as well as pregnancy, delivery, and postpartum costs is crucial to understanding what costs need to be cut down.
- United Bank's [budgeting calculators](#) help you plan for big life events and discover which budgeting options are the right fit for you.

4. Plan for Childcare Costs Post-Leave

- While types of care and availability vary depending on your location, the national cost of childcare averages around \$13,128 per year. With rates rising from inflation, childcare prices from 2020 to 2024 have risen by 29%. Now more than ever, budgeting for childcare is a must. Prices range depending on the age of the child, the region you may be in, and what your household budget may be. (See [ChildCare Aware](#) for more details.)
- Early research into care for your child allows you to find the best style and rates of care all while simplifying the process of sorting out your options down the line. Information



for obtaining [help paying](#) for childcare, as well as [state and territory-specific](#) resources, is easily accessible for your convenience.

- Financial assistance programs and tax credits are always viable options for guaranteeing your child has great, financially conscious care options.

5. Utilize Child Support Wisely

- For single parents, child support will be a huge help towards expenses if they are utilized properly. The money gained from child support payments goes towards necessities such as food, housing, clothes, transportation, and even school fees.
- In a single-parent household, it takes 35% of one's median income to afford the average national price of childcare. Using the child support you receive can be a huge help in limiting those out-of-pocket costs. Through budgeting these payments, the financial support you are receiving can go a very long way and will help cover essential expenses.
- Consulting with a financial advisor to integrate child support into your long-term financial goals will help with important steps like budgeting and figuring out required costs. Unsure of where to start? Our [financial advisors](#) are here to help you incorporate these costs & considerations into your plans.

Conclusion: Taking the First Steps

When it comes to expecting and maternity leave, proactive financial planning is essential to feeling as prepared as possible. Financially preparing to expand your family can feel like a large feat, but with small, manageable steps, you can enter this next stage with more security and confidence.

Interested in more financial advice like this? [Thrive](#) at United Bank has content dedicated to bringing women together to build their financial confidence and literacy. Read personal stories, implement impactful tools, and hear expert advice all with the click of a button!