

63 TOP MONEY SAVING TIPS FOR NEW PARENTS



kid transit

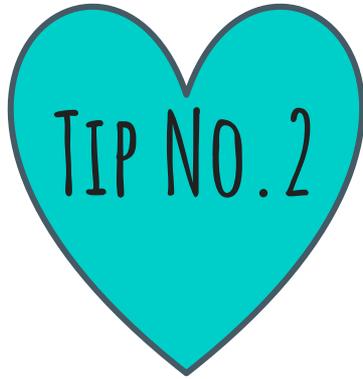
Great ways to save money when you have a baby!
~ 60+ tips to make every penny count ~



Check for tax credit
eligibility

Make sure you are getting some help with bringing your kids from the tax credits scheme. Anyone with children could be eligible for [Child Tax Credit](#) under the UK government. Take a look at all the criteria to start claiming now.

If you're already back to work after having children then you may also be eligible for [Working Tax Credits](#) (in fact, you may be eligible even if you don't have kids).

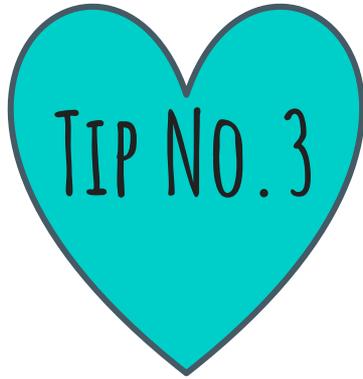


Boring but brilliant- set a budget

Once you have an idea of your income, outgoings, and savings you will hopefully feel more relaxed about what you can and can't afford.

Decide on a budget for weekly shopping and for bigger purchases that is affordable and stick to it.

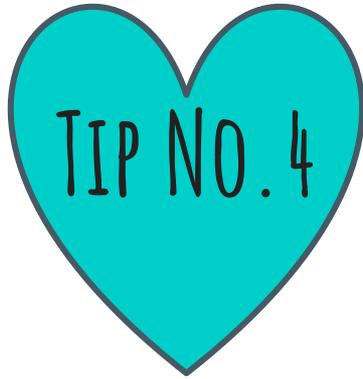




Decide on the best childcare
and work plan

If there are two of you bringing up baby, take a good look at what combination of maternity/paternity care works for you. Take a good look at the permutations on the government pages about [Shared Parental Leave](#).

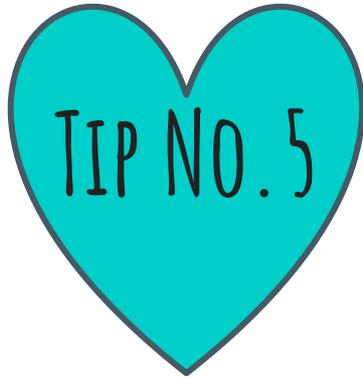
Also consider who is the biggest breadwinner when going to back to work either full-time or part-time to see what makes most economic sense.



Share childcare

Nurseries and childminders can be pricey so have a think about sharing childcare with friends and family or asking grandparents for support. Always make sure you discuss options with family when you ask them to help out with childcare so you don't overburden and discuss any payment beforehand.

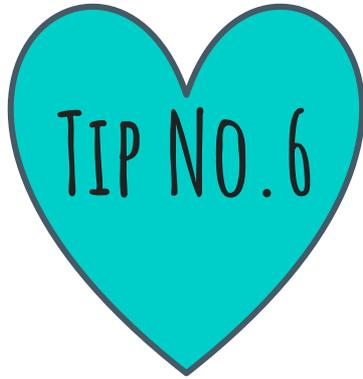
I know of friends who have had children at the same time and have shared childcare along with working to save money.



Work out your maternity pay

If you're currently in a job make sure you know what the company policy is when it comes to maternity pay and leave.

Take a look at the [government information about maternity pay](#) to get an idea of what you are entitled to.



Pay in cash

A lot of the time, paying for things on cards doesn't feel like real money!

If you take out the cash and then have to hand it over to pay for things it can make it more obvious what you are spending and what can be saved.



Always check for discount codes before you buy

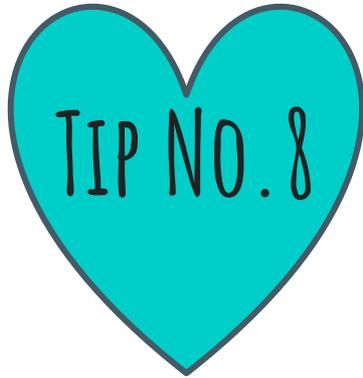
Preparing for a new baby means buying a few big ticket items. If only new will do than make sure you are looking for discount codes or waiting for sales (if you can) before purchasing. A quick search for the shop you are buying from and the phrase 'discount code' will bring up if any deals are to be had.

[Groupon](#)

[VoucherCodes](#)

[HotUKDeals](#)

[MyVoucherCodes](#)



Use cashback sites

As well as using discount codes (see tip No. 7) make sure you sign up for cashback sites when buying online. Instead of going straight to the website of the company you are buying the product from, go through the cashback site and earn a small percentage of the cost of the item back.

If used regularly (only for those purchases you really need remember!) then you can make a bit of money back.

Take a look at [moneysavingexpert.com's extensive guide to using cashback sites](https://www.moneysavingexpert.com/guides/using-cashback-sites).



Photo deals for new customers

You have a new baby and all you do is take countless photos of all those lovely special moments with them. Instead of printing them out at the first booth you see in the supermarket, how about taking advantage of deals on photo printing websites?

For example, at the time of writing [truprint](#) had 100 free prints when buying 50, and [Snapfish](#) had up to 50% off 6x4” prints depending on how much you were spending.

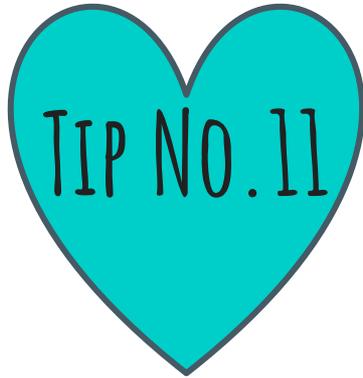


No presents for first
Christmas and/ or birthday

I know this may sound extremely heartless but hear me out first! Your baby definitely won't remember if you bought them presents and the likelihood is that there will be lots of presents from family and friends anyway.

So instead of going overboard with loads of things, how about concentrating on making the experience special for all of you, or just buying a small present?

Our daughter has a birthday close to Christmas so we don't go crazy then but do get her things during the rest of the year when we can spread the cost.



Inventive presents on a
small budget

If you want to get presents how about something they will love that actually isn't high cost? Set yourself a budget such as £5 and be inventive with what you can make or buy for that amount.

How about finger puppets and then act along to their favourite book or nursery rhyme? Print out pictures of family and friends pulling funny faces, laminate and put together into a flip book for hours of giggles.



Try supermarket own-brand nappies

Nappies are going to be one of the most expensive regular outlays you make when your baby is little (especially if you breastfeed) so make sure you give own-brand versions a go. We used Aldi Mamia brand and have been happy with them all the way through.

If you only want the brand names then buy in bulk from cash and carry or when deals are on in the supermarkets. Obviously only do this if you are sure to use them all- if your baby is nearing the next size up don't overstock and then have too small nappies to use up!



Try supermarket own-brand
for other products

If your baby doesn't have sensitivities or allergies then give own-brand wipes and bath products a go.

Again you could save a lot when you consider just how many wet-wipes you will get through in those first few years! Even more cost effective is using washable cloths for wiping faces after food instead of throwaway wipes.



Accept hand-me-downs!

If money is tight and friends and family have baby things to give to you don't say no! If they are still in good condition accept them gratefully and with a smile.

A lot of first time parents want everything brand new and everything top of the range for their first child. However, if you take a step back and think practically a lot of the things your baby will only use for a small amount of time so having second hand off people you trust is a great idea.

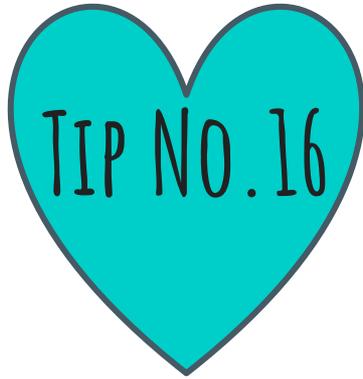
Things like clothes are especially great as when your baby is small they grow through the sizes so quickly. Always make sure with items like pushchairs and car seats that they are still fit for purpose and always buy a new mattress for your baby.



Buy neutral

If you plan to have more children then a good money saving plan is to buy things in neutral colours that will suit both boys and girls. Especially when they are little and only wearing baby-gros all the time!

Obviously, mix in a few things that are just for them, but basics may as well be neutral if you want to grow your family.

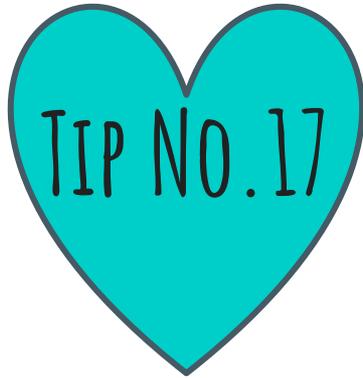


Do you need a changing bag?

Changing bags can be really pricey especially if you go for one with loads of extras. It might be that you already have a roomy bag that can double as a changing bag- as long as it can fit some nappies, wipes, change of clothes and a bottle you should be good to go.

Take a look at the [Kid Transit changing mat](#) for a super small portable option that can also be popped in a bag.





Consider reusable nappies

Using reusable nappies could save a lot of money in the long-term especially if you plan on using them for more than one child. Take a look at an [article we've done on the issue](#) which neatly sums up all the pros and cons.

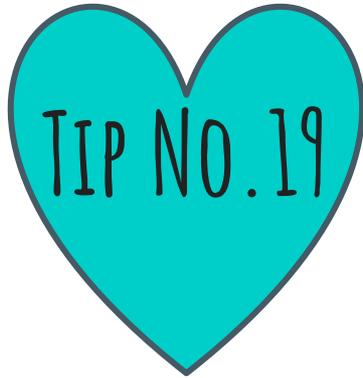
Obviously, it isn't for everyone due to the extra time needed when using them, however from a purely money saving point of view the savings can be big.



Compare prices before you
buy

Along with searching for discount codes (tip No. 7) and using cashback sites (tip No. 8) make sure you also compare prices. This is especially important when buying the big ticket items like prams and car seats.

A site such as [MegaShopBot](#) from [moneysavingexpert.com](#) will compare the best prices using a number of different online comparison sites to find you the best deal.



Try Freecycle and Freegle

These giveaway recycling sites can be a great source of furniture, toys etc and everything is (as the names suggest) free!

They work on a community basis in that you get something that someone else doesn't want and in turn things that you don't want you place on the site for other local people to have.

If you need a new chest of drawers for storage or some books for your little one then take a look at these sites.

[Freecycle](#)

[Freegle](#)



Don't buy baby shoes

They may look super cute but baby or pram shoes really aren't needed until your baby is trying to stand or walk. Even then, experts advise that socks or barefeet are best when learning to walk indoors.

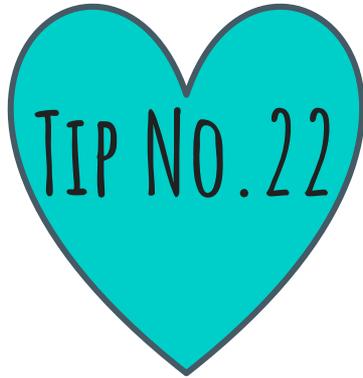
If you think baby's feet are getting cold an extra pair of socks or warmer socks will work just fine.



Don't buy everything at once

When you've worked out which bits you need to buy after accepting hand me downs and looking at [freecycle](#), only buy the things you need NOW. So if your baby is going to be in a bassinet for the first few months, don't purchase a cot just yet.

This will spread the cost and will highlight what you can afford when it comes to make the purchase.



Sell on items when you don't
need them

After you've had all the use you need from items and you don't plan on needing them for another child, see if you can get some money for them.

Carboot sales are great for smaller items that might have a bit of wear and tear.

Try [eBay](https://www.ebay.com) for bigger items that you can get a bit more money for.



Sign up for free samples

A lot of the big baby brands will give you free samples and discount offers if you sign up to their programmes and newsletters.

Don't tie yourself into buying that product but definitely take advantage of free and money off vouchers if you're buying it anyway.



Consider asking for baby stuff for birthday and Christmas presents

If friends and family still buy you birthday and Christmas presents, why not ask them to buy you things for your new baby instead?

I had a friend who was pregnant when getting married who asked for Mothercare vouchers instead of wedding gifts! All helpful contributions to bringing costs down.



Don't go crazy with toys

This is a great tip- your baby will only want a couple of things to keep them amused when little and likely will be bought gifts to play with as well.

Even when they are toddlers it's easy to see what things they enjoy playing with the most at playgroups, nursery, or even at the shops and buy those instead of wasting money on things they don't enjoy.

Not every baby enjoys the same thing so bear it in mind when buying gifts for other babies.



Don't be shy in returning
gifts

If someone has bought a lovely gift for your baby but it is unneeded or a duplicate purchase then speak up.

They would want the gift to be used and I'm sure would be happy to swap it for something you do need or vouchers from the same shop.



Try out your pram or
pushchair before you buy

This will be a big expense when you have a baby so try out in a shop if you can before you buy. Make sure it is the right height for you and your partner to push, and you are able to steer it easily otherwise it could be an expensive mistake or a hassle to return.

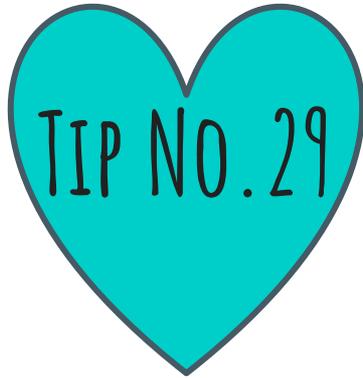
Also remember that anything bought online can be returned so if you do get one online that you don't like return it straightaway for a refund.



If you have [Amazon Prime](#),
make sure you have Amazon
Family too

[Amazon Prime](#) members can
also sign up to [Amazon
Family](#) and gain monthly
discounts as well as 20%
off nappy subscriptions.

If you don't have [Prime](#)
already you can usually
have a free monthly trial.
Remember to cancel if you
don't want to pay the
yearly fee of £79.



Only buy what you really
NEED

There is so much stuff marketed at new and expectant parents that it can be overwhelming knowing what to buy. Always ask other parents for their ideas- either friends or family or on forums like [mumsnet](#) and [netmums](#).

They will hopefully have great advice on the things they found useful and the buys that they regretted. Then decide if that item is really for you.



Facebook selling groups

A lot of local areas have Facebook selling groups set up for you to buy and sell items.

Quite often these are geared towards things for babies and children so have a look on Facebook to see if there's something in your area.



Nearly new sales

A lot of places have nearly new sales especially for baby and children's products.

Usually held in a local school or church hall you can pick up some bargains from other parents who don't need their stuff anymore.

Keep a look-out in local press or on [Facebook](#) for details.



Repurpose old furniture

Instead of thinking that you need a brand new changing station, how about using that chest of drawers instead? Many pieces of furniture can easily be reused in your baby's nursery.

How about the armchair that never gets used? Perfect as a nursing chair. Even things like rugs can be moved into the nursery to brighten it all up.



Decorate in colours that
will grow with your child

Even though the temptation might be to go for a full on baby theme in your new nursery, have a think about a design and colour that will last until they can decide on any changes themselves.

A neutral background works really well and cheap wall stickers can be bought that suits your child as they grow and can be easily changed when older.

Also have a think about if the room may be shared in the future. A colour that can work for girls and boys will mean less redecorating when the time comes.



Easy wash rugs around the
cot



This is probably more a time saving than money saving tip but it was one given to me and is very useful!

If your baby has a habit of being poorly at night then having easily washable rugs (or even bathmats) around the cot saves you having to scrub the carpets on a regular basis.

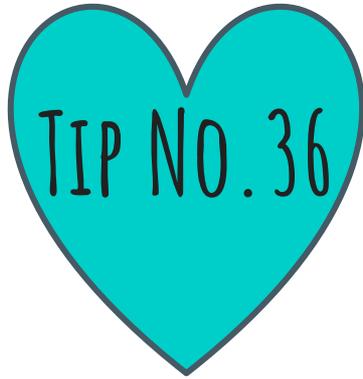


Alternatives to spill mats

When your little one is learning to feed themselves the mess on the floor can be considerable. Many places sell expensive spill mats to place under the highchair.

How about using a cheaper option? Shower curtains can be got for £5 or less and will go through the washing machine (or be hosed off in the shower). Large muslins can also be washed in the same way. If you get a newspaper anyway then just put this down and clear away at the end of the day.

Maybe not as pretty as the spill mats but they will only be used for a short time (hopefully!)



Air-dry washing

With all the extra washes going on (especially if you're using cloth nappies) your electric and water use will be going up.

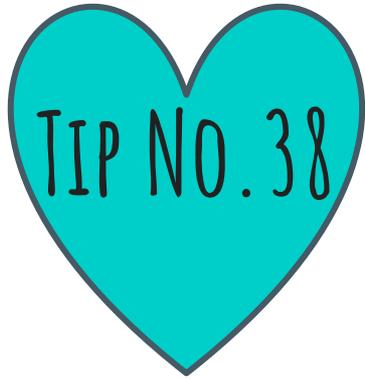
Try to bring costs down by putting on the full wash load each time and air drying washing as much as possible.



Consider a convertible
cotbed

A cotbed that can then be converted into a toddler bed is a good purchase as it can be used for a number of years instead of just the first couple.

These are usually a similar price or not that much more than a cot anyway and should make the transition to a 'big bed' that much easier.



Use plug-in not battery
operated

A lot of baby items can be battery or mains operated. Always try to use mains operation as it is cheaper and less frustrating (when you run out..) than batteries.



Don't rush into house extensions or moves

With the impending patter of tiny feet you may start to worry that your home is too small.

This is seldom the case, with good organising and not going overboard on bulky baby items you can easily make your home ready for baby as well.

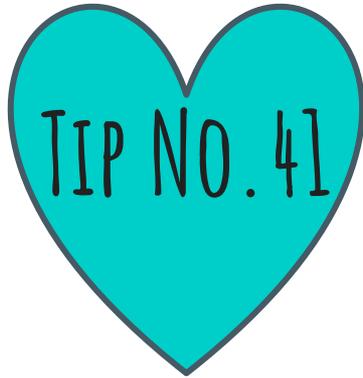
Especially as for the first 6 months NHS advice is to have your baby sleep in the same room as you night and day.



Make it yourself



If you have crafting skills and the time, how about making a few pieces for your little one yourself? Toys and clothes can be crafted for pennies and there are lots of ideas and patterns out there. Some of our daughters cutest things have been made for her by family!



Free and local museums

Most cities and towns will have museums and art galleries to visit and a lot of them are free. For example, where we live in Hull there are at least five museums to visit that are open year round and a couple of places that are open for special tours. There is also a free art gallery open year round too.

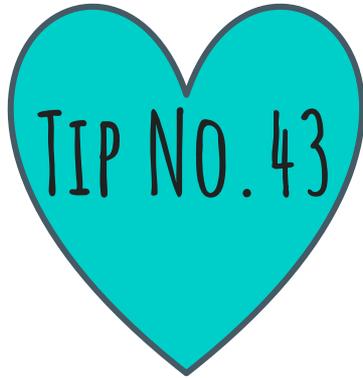
They are great places for little ones to explore and learn in and many have reasonably priced cafes if you need a caffeine hit. Check out your [local council website](#) or ask in your [nearest tourist information centre](#) for details.



Visit your local library

Local libraries are very friendly towards children and babies with loads of books to borrow. Make sure you sign your child up to a library card as soon as possible and get them excited about reading.

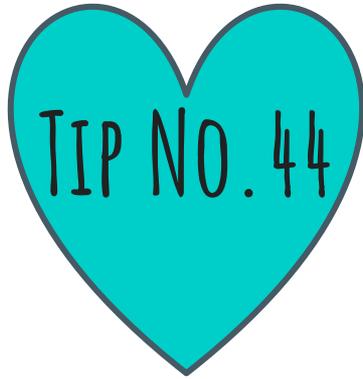
Some libraries will have reading schemes, competitions, and prizes for young readers.



Local library baby and
toddler groups

Our local library had a nursery rhyme singing group during term time that my little one loved. Other libraries in the area had dance and rhyme and craft groups on as well.

Make sure you see what's available in your local library for free. Even if they don't have groups on, they will probably know of other groups that you can attend locally.



Local museum baby and
toddler groups

As well as being free to visit, museums sometimes offer weekly toddler and baby groups for free during term time.

For example, The [Streetlife Museum in Hull](#) has a Transport Tots group during the week with crafts and singing for toddlers to enjoy.



Local museum and library school holiday activities

During the school holidays, a lot of council run leisure places such as libraries, museums, art galleries, and history centres offer free craft and fun activities for both school age and younger kids.

I took our daughter along to a few events when she was little to have messy fun with paints and collages and then could leave it to the staff to do the clean-up!

Great for when the regular toddler groups aren't running during the holidays.



Money off deals for
amusement parks and zoos

Your baby may be a bit young for the theme park rides but if you have older kids as well make sure you look out for discount prices for their favourite amusement park or zoo. Quite often, newspapers will have ticket deals as will some food products.

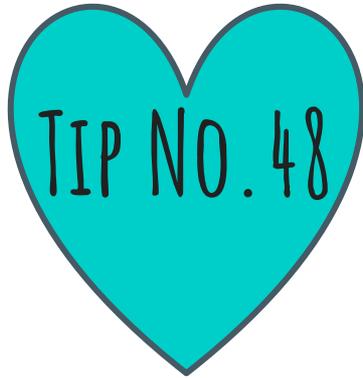
Keep your eyes open and have a search online before paying full price for those tickets. Make sure you ask friends and families to look out for ticket deals too if they don't want to use them yourself.



Free attractions for little ones

Quite often attractions don't charge for very little kids and sometimes even bigger kids! If you want to have a day out then you can often take your little kids for free. This year we have been to the local farm park and stately home for an Easter fun day that our daughter loved and we didn't even pay for her.

Obviously you are still paying for yourselves, but it is no more expensive than if you'd been going before having kids and is a lovely treat.



Free or low cost baby and toddler groups

When you're ready to go out and about with your little one, make sure you take a look in your local area for free or low cost baby and toddler groups. Quite often the local church will have different groups on that may cost £1 or £2.

These are great places to get to know new mums and dads that live nearby and gives your child a chance to play with other kids. When you're at the groups ask for recommends to others and give them a try. There should be a group to suit you and your child.



Check out your local Sure
Start Children's Centre

Many local authorities will run Children's Centres for parents with young children. The centres give advice on child and family health, parenting, and more besides.

A lot of the centres will run free or low cost sessions as well as baby and toddler groups for you to go along to. [Check out what is available near you.](#)



Run around a big shop!

One of our favourite things to do on a rainy day is have a run around one of the big warehouse type stores!

Top choice is Toys R Us which always has things out for little ones to play with. Go Outdoors is also great with tents to hide in. Even a home appliances shop gets a thumbs up- so many buttons to push!

Just make sure you don't end up buying loads of things!



Travel by public transport

Younger children usually go free on buses and trains so if you travel this way anyway there is no extra costs to pay. With many places served by bus and train you can have a fun day trip to the seaside and only pay for you!

Whenever you travel by train always try to book in advance for the best prices, particularly when travelling long distances.



Trade time with friends

Instead of paying for expensive babysitters, trade an evening out with a friend who also has kids and then re-pay the favour.

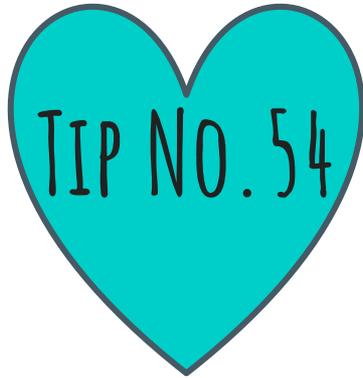
Even if they don't have children you can babysit for, maybe you can cook them a meal as thanks for the babysitting.



Cinema deals

Your local cinema might offer deals with cheaper tickets when you go with your baby. Usually these are during the day when they aren't as busy and may only be a couple of showings a month. Some cinemas make the showing more baby friendly with lights dimmed instead of off and sound quieter so your baby sleeps while you enjoy the latest release.

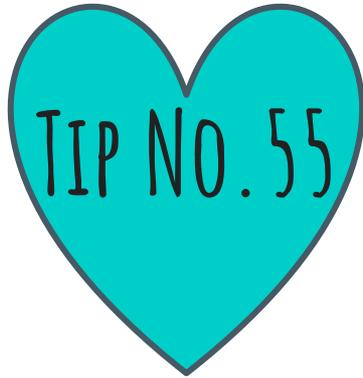
Take a look at the cinema company websites to see if there's anything on at your nearest.



Free European Health Insurance Card (EHIC)

If you're going on holiday to Europe with your little ones make sure you've all applied for an EHIC. The card is valid across the EU and gives everyone holding one access to free or discounted medical treatment in state-run hospitals.

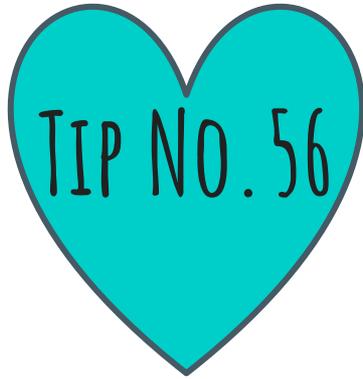
The card doesn't cost a penny- make sure you don't use a fake site that tries to charge you to apply. [This link for the EHIC](#) is the correct one to use. Please remember that this is for healthcare and does not replace travel insurance for your holiday.



Free medical checks

Depending on where you live in the UK your children could be entitled to free medical checks and prescriptions.

For example, in England under-16s (and under 19s in full-time education) get free NHS prescriptions, NHS eye test and optical vouchers. Under 18s (and under 19s in full-time education) get free NHS dental treatment. Check what your child is entitled to with the relevant health authority.



Make your own baby food

When you start to wean your baby, try to cut costs by preparing purees ahead instead of buying the readymade versions from the supermarkets.

If you signed up to the Kid Transit Newsletter you will have the Kid Transit 'Baby Food Recipes' ebook.



Make baby food in bulk



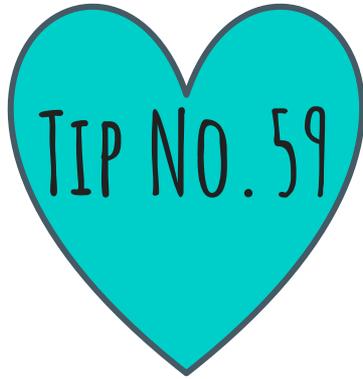
If you're making your own baby food (as in tip No. 56) then make it even cheaper by making it in bulk. Food can easily be frozen in ice cube trays and then transferred to labelled food saver bags for re-heating at a later date.

Food is usually cheaper if you buy it in larger quantities (always double check when you're buying by comparing the price per 100g) so you can save some pennies by bulk making as well as saving time.



Using formula? Find what they like before stocking up

Not all babies will take to all formula milk so find out which goes down best before buying loads of supplies.



Don't bother with pricier
follow-on milks

When formula feeding the stage 1 milks can be used up until you switch to cow's milk.

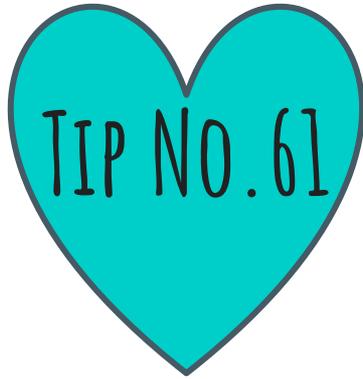
Follow-on milks are marketed for babies over 6 months but aren't really needed, the stage 1 milk will provide the right nutrients through weaning and until you introduce cow's milk.



Try bottles before you buy

As with formula milk (see tip No. 58), so with bottles.

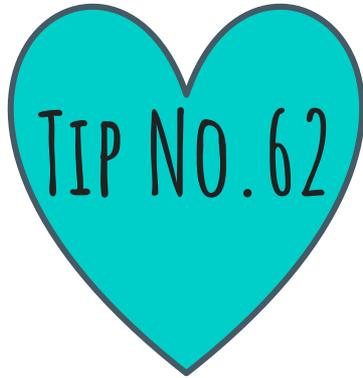
Not all babies will like the same bottle and teat combo so don't buy loads of one type before trying them out. Then you can find their favourite and buy a few to make feeds easier.



Breastfeed

Of course this isn't for everyone so I don't want to be putting any pressure on, but it really is a huge money-saver during those first few months.

Loads of support and advice is available from health professionals and charities to help you if you want to give it a go and it really will bring so many benefits for you and your baby if you can.

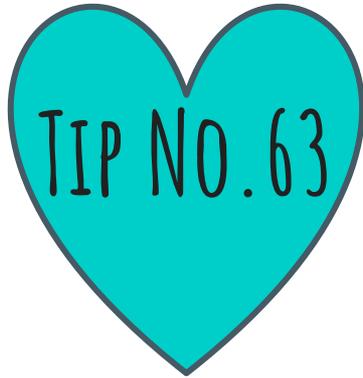


Wait before buying
breastfeeding gear

If you have decided on breastfeeding, wait until you're sure you will keep with it before buying all the gear.

Things like breast-pumps are really handy for sharing the feeding duties but are a waste of money if in the end you bottle feed.

Those first few weeks with your new baby should give you time to find what works for you and then you can start to buy breastfeeding accessories.



Buy washable breast-pads

If you leak when breastfeeding then you will probably want to wear pads.

Washable ones are going to save money in the long run and can be thrown in with other washes.





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SIGN UP TO OUR NEWSLETTER!

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