

Budget for Baby

NAVY-MARINE CORPS RELIEF SOCIETY



Expecting

**NMCRS Miramar
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The Navy-Marine Corps Relief Society is a world-wide nonprofit charitable organization designed to provide financial, educational, and other assistance to members of the Naval Service of the United States, eligible family members and survivors, when in need.

As a steward of donated dollars, the Society operating in partnership with the Navy & Marine Corps at nearly 300 offices ashore and afloat at Navy & Marine Corps bases around the world, staffed with dedicated Volunteers.

Our training staff are familiar with the special demands of military life. They can help find solutions to the hardships and challenges military families encounter.

Programs the Society offers:

- Quick Assistance Loans
- Spending Plan Development
- Interest-free loans & grants
- Budget for Baby Workshops
 - Educational Loans

Introduction

This workbook is designed to give you the information needed to identify the impact of a new baby. This workbook, in conjunction with the *Be Money Wise* booklet and a current LES statement will help provide you with the tools necessary to develop a successful spending plan.

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2013 MONTHLY BASIC PAY TABLE

CUMULATIVE YEARS OF SERVICE															
PAY GRADE	2 OR LESS	OVER 2	OVER 3	OVER 4	OVER 6	OVER 8	OVER 10	OVER 12	OVER 14	OVER 16	OVER 18	OVER 20	OVER 22	OVER 24	OVER 26
O-10												15,913.20	15,990.60	16,323.60	16,902.60
												899.10	903.47	922.28	955.00
O-9												13,917.60	14,118.60	14,408.10	14,913.30
												786.34	797.70	814.06	842.60
O-8	9,847.80	10,170.30	10,384.50	10,444.20	10,711.50	11,157.60	11,261.40	11,685.00	11,806.50	12,171.60	12,700.20	13,187.10	13,512.30	13,512.30	13,512.30
	556.40	574.62	586.72	590.10	605.20	630.40	636.27	660.20	667.07	687.70	717.56	745.07	763.44	763.44	763.44
O-7	8,182.50	8,562.90	8,738.70	8,878.50	9,131.70	9,381.90	9,671.10	9,959.40	10,248.60	11,157.60	11,924.70	11,924.70	11,924.70	11,924.70	11,985.60
	462.31	483.80	493.74	501.64	515.94	530.08	546.42	562.71	579.05	630.40	673.75	673.75	673.75	673.75	677.19
O-6	6,064.80	6,663.00	7,100.10	7,100.10	7,127.10	7,432.80	7,473.00	7,473.00	7,897.80	8,648.70	9,089.40	9,529.80	9,780.60	10,034.40	10,526.70
	342.66	376.46	401.16	401.16	402.68	419.95	422.22	422.22	446.23	488.65	513.55	538.43	552.60	566.94	594.76
O-5	5,055.90	5,695.50	6,089.70	6,164.10	6,164.10	6,557.10	6,880.80	7,118.40	7,425.30	7,895.10	8,118.00	8,338.80	8,589.90	8,589.90	8,589.90
	285.66	321.80	344.07	348.27	348.27	370.48	388.77	402.19	419.53	446.07	458.67	471.14	485.33	485.33	485.33
O-4	4,362.30	5,049.90	5,386.80	5,461.80	5,774.70	6,109.80	6,527.70	6,852.90	7,078.80	7,208.70	7,283.70	7,283.70	7,283.70	7,283.70	7,283.70
	246.47	285.32	304.35	308.59	326.27	345.20	368.82	387.19	399.95	407.29	411.53	411.53	411.53	411.53	411.53
O-3	3,835.50	4,347.90	4,692.90	5,116.50	5,361.60	5,630.70	5,804.70	6,090.60	6,240.00	6,240.00	6,240.00	6,240.00	6,240.00	6,240.00	6,240.00
	216.71	245.66	265.15	289.08	302.93	318.13	327.97	344.12	352.56	352.56	352.56	352.56	352.56	352.56	352.56
O-2	3,314.10	3,774.30	4,347.00	4,493.70	4,586.40	4,586.40	4,586.40	4,586.40	4,586.40	4,586.40	4,586.40	4,586.40	4,586.40	4,586.40	4,586.40
	187.25	213.25	245.61	253.89	259.13	259.13	259.13	259.13	259.13	259.13	259.13	259.13	259.13	259.13	259.13
O-1	2,876.40	2,994.00	3,619.20	3,619.20	3,619.20	3,619.20	3,619.20	3,619.20	3,619.20	3,619.20	3,619.20	3,619.20	3,619.20	3,619.20	3,619.20
	162.52	169.16	204.48	204.48	204.48	204.48	204.48	204.48	204.48	204.48	204.48	204.48	204.48	204.48	204.48
O-3E*	Note: If no amount is shown directly below the cumulative years of service, the amount immediately to the left applies.			5,116.50	5,361.60	5,630.70	5,804.70	6,069.60	6,332.10	6,470.70	6,659.40	*Commissioned Officers with over 4 years of active service as an enlisted member or warrant officer.			
				289.08	302.93	318.13	327.97	342.93	357.76	365.59	376.26				
O-2E*				4,493.70	4,586.40	4,732.50	4,978.80	5,169.30	5,311.20	5,311.20	5,311.20				
				253.89	259.13	267.39	281.30	292.07	300.08	300.08	300.08				
O-1E*				3,619.20	3,864.60	4,007.70	4,153.80	4,297.20	4,493.70	4,493.70	4,493.70				
				204.48	218.35	226.44	234.69	242.79	253.89	253.89	253.89				
W-5												7,047.90	7,405.50	7,671.60	7,966.50
												539.16	566.52	586.88	609.44
W-4	3,963.90	4,263.90	4,386.00	4,506.60	4,713.90	4,919.10	5,126.70	5,439.60	5,713.50	5,974.20	6,187.50	6,395.40	6,701.10	6,952.20	7,238.70
	223.96	240.91	247.81	254.62	266.34	277.93	289.66	307.34	322.81	337.54	349.59	361.34	378.61	392.80	408.99
W-3	3,619.50	3,770.40	3,925.20	3,975.90	4,138.20	4,457.10	4,789.20	4,956.00	5,126.40	5,313.00	5,648.10	5,874.30	6,009.90	6,153.90	6,349.50
	204.50	213.03	221.77	224.64	233.81	251.83	270.59	280.01	289.64	300.18	319.12	331.90	339.56	347.70	358.75
W-2	3,202.80	3,505.80	3,599.40	3,663.30	3,871.20	4,194.00	4,353.90	4,511.40	4,704.00	4,854.30	4,990.80	5,153.70	5,261.10	5,346.30	5,346.30
	180.96	198.08	203.37	206.98	218.72	236.96	246.00	254.89	265.78	274.27	281.98	291.18	297.25	302.07	302.07
W-1	2,811.60	3,114.00	3,195.30	3,367.50	3,560.40	3,870.60	4,010.40	4,205.70	4,398.30	4,549.80	4,689.00	4,858.20	4,858.20	4,858.20	4,858.20
	158.86	175.94	180.53	190.26	201.16	218.69	226.59	237.62	248.50	257.06	264.93	274.49	274.49	274.49	274.49
E-9							4,788.90	4,897.50	5,034.30	5,194.80	5,357.40	5,617.50	5,837.10	6,068.70	6,422.70
							270.57	276.71	284.44	293.51	302.69	317.39	329.80	342.88	362.88
E-8						3,920.10	4,093.50	4,200.90	4,329.60	4,469.10	4,720.50	4,847.70	5,064.60	5,184.90	5,481.00
						221.49	231.28	237.35	244.62	252.50	266.71	273.90	286.15	292.95	309.68
E-7	2,725.20	2,974.50	3,088.20	3,239.10	3,357.00	3,559.20	3,673.20	3,875.70	4,043.70	4,158.60	4,281.00	4,328.40	4,487.40	4,572.90	4,897.80
	153.97	168.06	174.48	183.01	189.67	201.09	207.54	218.98	228.47	234.96	241.88	244.55	253.54	258.37	276.73
E-6	2,357.10	2,593.80	2,708.10	2,819.40	2,935.50	3,196.50	3,298.50	3,495.30	3,555.60	3,599.70	3,650.70	3,650.70	3,650.70	3,650.70	3,650.70
	133.18	146.55	153.01	159.30	165.86	180.60	186.37	197.48	200.89	203.38	206.26	206.26	206.26	206.26	206.26
E-5	2,159.40	2,304.30	2,415.90	2,529.90	2,707.50	2,893.50	3,045.60	3,064.20	3,064.20	3,064.20	3,064.20	3,064.20	3,064.20	3,064.20	3,064.20
	122.01	130.19	136.50	142.94	152.97	163.48	172.08	173.13	173.13	173.13	173.13	173.13	173.13	173.13	173.13
E-4	1,979.70	2,081.10	2,193.90	2,304.90	2,403.30	Federal Insurance Contributions Act (FICA) The FICA Rate is a deduction of 5.65% of monthly Basic Pay. This rate is the combination of Social Security contributions (4.2%) and Medicare contributions (1.45%) The monthly FICA deduction amount, for each pay grade, is shown below the monthly basic pay amount on the Monthly Basic Pay Table.									
	111.85	117.58	123.96	130.23	135.79										
E-3	1,787.40	1,899.90	2,014.80	2,014.80	2,014.80										
	100.99	107.34	113.84	113.84	113.84										
E-2	1,699.80	1,699.80	1,699.80	1,699.80	1,699.80										
	96.04	96.04	96.04	96.04	96.04										
E-1 (+4 Mos)	1,516.20	1,516.20	1,516.20	1,516.20	1,516.20										
	85.67	85.67	85.67	85.67	85.67										
E-1 (-4 Mos)	1,380.10														
	77.98														

BAH Rates for San Diego 2013

Pay Grade	Without Dependents		With	BAH Diff
	Full	Partial	Dependents	
O-7/O-10	\$ 2,487.00	\$ 50.70	\$ 3,180.00	\$ 315.30
O-6	\$ 2,439.00	\$ 39.60	\$ 3,150.00	\$ 261.30
O-5	\$ 2,355.00	\$ 33.00	\$ 3,117.00	\$ 252.00
O-4	\$ 2,304.00	\$ 26.70	\$ 2,832.00	\$ 167.70
O-3	\$ 2,187.00	\$ 22.20	\$ 2,433.00	\$ 167.40
O-2	\$ 2,088.00	\$ 17.70	\$ 2,211.00	\$ 197.70
O-1	\$ 1,833.00	\$ 13.20	\$ 2,148.00	\$ 213.90
O-3E	\$ 2,214.00	\$ 22.20	\$ 2,616.00	\$ 175.80
O-2E	\$ 2,172.00	\$ 17.70	\$ 2,421.00	\$ 210.30
O-1E	\$ 2,139.00	\$ 13.20	\$ 2,313.00	\$ 246.60
W-5	\$ 2,313.00	\$ 25.20	\$ 2,763.00	\$ 104.70
W-4	\$ 2,232.00	\$ 25.20	\$ 2,589.00	\$ 129.00
W-3	\$ 2,181.00	\$ 20.70	\$ 2,439.00	\$ 195.00
W-2	\$ 2,154.00	\$ 15.90	\$ 2,331.00	\$ 206.10
W-1	\$ 1,920.00	\$ 13.80	\$ 2,217.00	\$ 199.50
E-9	\$ 2,178.00	\$ 18.60	\$ 2,547.00	\$ 263.70
E-8	\$ 2,157.00	\$ 15.30	\$ 2,382.00	\$ 246.90
E-7	\$ 1,995.00	\$ 12.00	\$ 2,295.00	\$ 285.90
E-6	\$ 1,854.00	\$ 9.90	\$ 2,214.00	\$ 276.00
E-5	\$ 1,719.00	\$ 8.70	\$ 2,139.00	\$ 234.90
E-4	\$ 1,491.00	\$ 8.10	\$ 1,986.00	\$ 203.40
E-3	\$ 1,491.00	\$ 7.80	\$ 1,986.00	\$ 166.20
E-2	\$ 1,491.00	\$ 7.20	\$ 1,986.00	\$ 222.60
E-1	\$ 1,491.00	\$ 6.90	\$ 1,986.00	\$ 263.70

2013 Officer BAS: \$242.60

2013 Enlisted BAS: \$352.27

Family Member Dental: Single \$10.66 / Family \$31.96

You can also access the BAH calculator on the link below. The calculator is great if you need to project for a new duty station.

<https://www.defensetravel.dod.mil/site/bah.cfm>

Deployment Pay Entitlements

Deployment to Area of Operation (Combat Zone)

Hostile Fire/Imminent Danger Pay
Hardship Duty Pay (varies per location)
Deployed Per Diem
Family Separation Allowance
Tax Exclusion

Deployment on a Ship

Career Sea Pay – Based on Pay Grade and cumulative Sea Time
Family Separation Allowance
If the ship enters the area of operation (combat zone), personnel qualify for Hostile Fire Pay and Tax Exclusion
All enlisted personnel on BAS will receive the discounted meal rate(DMR)

Unit Deployment Program

Miramar Marine Units usually rotate to Okinawa or Iwakuni, Japan

Deployed Per Diem – this per diem amount depends on the currency exchange rate

All enlisted Marines on BAS will receive the DMR

Financial Warning Signs

- ☐ You have no savings for emergencies.
- ☐ You can only afford to make minimum payments on charge accounts.
- ☐ You're making minimum payments, but the balance still rises.
- ☐ You have difficulty paying all your monthly bills.
- ☐ You use one credit card to pay off another.
- ☐ You have a consolidation loan, and you are still charging.
- ☐ You are using payday loans.



TAXES

Taxes based on:

- (1) Income tax bracket &
- (2) Number of dependents you claim

Tax Form: W-4

- This form indicates the number of allowances/dependents to withhold from your paycheck
- Rule of Thumb: ↑ dependents claimed, ↓ \$ they take out per paycheck
- Changes can be made: In person at IPAC or Online at MY PAY

TIP: If you make changes, check your next paycheck after change is made to make sure that the change took place!

Reconciliation: April 15th

Over-with held throughout year = possible refund Spend returns wisely!

Under-with held throughout year = possibly owe taxes Late taxes may incur penalties



Questions

Visit www.irs.gov

Visit MCAS Miramar Legal Assistance Tax Center (858)577-1040, Bldg 6275

Example:

Active Duty Service Member, with a spouse and 1 child.

Single – claims 0

Married – claims 2

Base Pay = \$1,789.80

Base Pay = \$1,789.80

Taxes = (\$ 203.00)

Taxes = (\$ 55.00)

\$1,586.80

\$1,734.80

Additional take home pay each month would be almost \$150!

Can you better use the money throughout the year? Or, is the refund a better strategy?

SAVVY CONSUMER HABITS



What are your *NICE TO HAVES* and what are your *NEED TO HAVES*?

NEED	WANT
<ul style="list-style-type: none">• Car (\$5K?)• Food (\$50/wk)• Clothing (\$100/mo)• Shelter (~\$1800/mo)• Phone (\$15/mo)• Diapers (\$.15/ea)• Car seat (\$80)	<ul style="list-style-type: none">• New Car (\$35K)• Eating out (>\$150/wk)• Name-brand & new clothing• Big house (\$2600/mo)• Cell/data/text (\$200/month)• Name brand diapers (\$.25/ea)• Multiple car seats (>\$200)

What do you want your future to look like? Are your choices getting you there?

Emergency Fund



Car Repairs
Illness
Vet Bills
Home Repair

Short/Medium Term Goals



Vacation
College Classes
Baby Furniture
Vehicle

Long Term Goals



Children's Education
Purchase Home
2nd Career
Retirement

GENERAL SAVING TIPS

- Know what stuff should cost
- Know where your money's going *TIP: use tools - BMW, Excel spreadsheet, Quicken*
- Find a way to say "no"
- Find a way to do it cheaper
- Understand why you are buying something. Social pressure? For Fun?
- Avoid "retaliatory shopping"
- Find a way to say "no"
- Find a way to do it cheaper
- Negotiate!
- Avoid the scams (encyclopedias, baby life insurance, magazine "invoices")
- Do the numbers!
- Spending more money doesn't make you a better parent, even if you feel like it does (diapers, clothes)
- Baby is likely to be happier in a happy lower-stress home
- Breastfeeding is cheap, and a great weight-loss plan. Hard at first, easier later.
- Do you need to give gifts to everyone? Try a name swap.
- What baby items do you really need?
- Measure (dishwasher and clothes washer)

FOOD

Ways to save on food:

- Menu planning
- Shopping Lists
- Coupons
- Compare prices
- Buy in bulk
- Buy on sale
- Buy generic/store brands
- Commissary – not convenience stores
- Bakery Thrift Stores
- Discount Food Programs
- WIC
- Food Stamps
- Eat at Home
- Don't shop when hungry
- Make your own baby food
- Nursing or formula for baby





**Official USDA Food Plans: Cost of Food at Home at Four Levels,
U.S. Average, October 2011¹**

Age-gender groups	Weekly cost ²				Monthly cost ²			
	Thrifty Plan	Low-Cost Plan	Moderate Cost Plan	Liberal Plan	Thrifty Plan	Low-Cost Plan	Moderate Cost Plan	Liberal Plan
Individuals³								
Child:								
1 year	21.20	28.30	32.20	39.00	91.90	122.70	139.50	169.10
2-3 years	23.00	29.10	35.20	43.00	99.70	126.20	152.60	186.20
4-5 years	24.00	30.30	37.40	45.50	104.10	131.40	162.30	197.20
6-8 years	30.60	41.90	50.90	59.90	132.70	181.60	220.80	259.80
9-11 years	35.00	45.70	59.10	69.00	151.50	198.20	256.10	298.90
Male:								
12-13 years	37.30	52.70	65.60	77.10	161.80	228.30	284.40	334.10
14-18 years	38.80	54.20	68.00	78.00	168.10	234.70	294.50	338.00
19-50 years	41.60	53.50	66.90	82.10	180.10	231.70	289.90	355.60
51-70 years	38.00	50.50	62.10	75.30	164.70	218.90	269.10	326.30
71+ years	38.10	50.00	61.80	76.30	165.00	216.80	267.70	330.40
Female:								
12-13 years	37.50	45.70	54.80	66.80	162.30	198.00	237.20	289.50
14-18 years	37.00	45.90	55.30	68.20	160.20	198.80	239.60	295.50
19-50 years	36.80	46.40	57.10	73.10	159.50	201.20	247.50	316.90
51-70 years	36.50	45.30	56.10	67.20	158.00	196.40	243.10	291.10
71+ years	35.60	44.90	55.70	67.00	154.40	194.50	241.30	290.20
Families								
Family of 2:⁴								
19-50 years	86.20	109.90	136.40	170.70	373.60	476.10	591.20	739.80
51-70 years	81.90	105.40	130.00	156.70	355.00	456.80	563.50	679.10
Family of 4:								
Couple, 19-50 years and children—								
2-3 and 4-5 years	125.40	159.40	196.70	243.70	543.40	690.50	852.30	1056.00
6-8 and 9-11 years	144.00	187.60	234.10	284.10	623.80	812.70	1014.30	1231.20

¹The Food Plans represent a nutritious diet at four different cost levels. The nutritional bases of the Food Plans are the 1997-2005 Dietary Reference Intakes, 2005 Dietary Guidelines for Americans, and 2005 MyPyramid food intake recommendations. In addition to cost, differences among plans are in specific foods and quantities of foods. Another basis of the Food Plans is that all meals and snacks are prepared at home. For specific foods and quantities of foods in the Food Plans, see *Thrifty Food Plan, 2006* (2007) and *The Low-Cost, Moderate-Cost, and Liberal Food Plans, 2007* (2007). All four Food Plans are based on 2001-02 data and updated to current dollars by using the Consumer Price Index for specific food items.

²All costs are rounded to nearest 10 cents.

³The costs given are for individuals in 4-person families. For individuals in other size families, the following adjustments are suggested:

1-person—add 20 percent; 2-person—add 10 percent; 3-person—add 5 percent; 4-person—no adjustment; 5- or 6-person—subtract 5 percent; 7- (or more) person—subtract 10 percent. To calculate overall household food costs, (1) adjust food costs for each person in household and then (2) sum these adjusted food costs.

⁴Ten percent added for family size adjustment.

This file may be accessed on CNPP's home page at: <http://www.cnpp.usda.gov>. Issued November 2011; updated monthly Please visit website for more information.

FEEDING FRENZY!

Homemade Baby Food Tips and Hints - Do's

- Do use ice cube trays to freeze puréed foods. Each cube should be about one ounce. Once frozen, pop out the cubes, store in a sealed plastic bag, and use within two months.
- Do discard unfinished meals. Bacteria forms quickly.
- Do introduce new foods at the rate of one per week, so you can pinpoint any allergies.
- Do make sure your child has accepted most vegetables and fruits before trying any meats.
- Do steam or microwave vegetables and fruits to retain as much vitamins and minerals as possible, as opposed to boiling.
- Do use as thinners: water left from steaming, breast milk, formula, cow's milk, yogurt, broth, or apple juice.
- Do use as thickeners: wheat germ, whole-grain cereal, cottage cheese, farmer cheese, cooked egg yolks, yogurt, mashed white or sweet potato



Source: homemade-baby-food-recipes.com

Formula



3 Main types of formula:

1. Powder Formula: average \$112/month (basic formulas) = Cost per year \$1,350.
2. Liquid Concentrate in Cans (mix w/water) average: \$138/month = Cost per year \$1,600.
3. Pre-Mixed Ready to Feed Formula: average \$180/month = Cost per year \$2,160.

Tip: Don't buy in bulk – baby may have allergies. Formula types vary and parents should talk with their Pediatrician before changing.

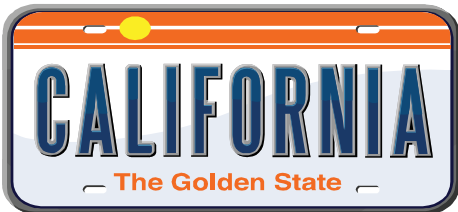
UTILITIES

Ways to save on utilities:

- Make a needs v. wants list:
 - Needs: Roof over head; price range
 - Wants: bedrooms; large yard; gated; pool; schools; close to base
- Compare options:
 - *On Base*
 - Uses 100% of BAH
 - Covers most costs (electric, water)
 - Possibly more space
 - Possibly close to base, lower transportation costs
 - *Off Base*
 - BAH should cover ALL costs: rent, electric, water, lawn care, higher transportation?
 - Might be an opportunity to save money
 - *Owning*
 - Include all costs (utilities, lawn care, repairs, insurance, HOA)
 - Downside and costs of PCS (being landlord has costs)
- Conserve Energy and Water
- Lower Thermostat
- Turn lights off
- Unplug electric items when not in use
- Wash only full loads of laundry
- Use Water savers



TRANSPORTATION



Monthly Transportation Expenses

Car #1

Car payment/lease	\$ _____
Insurance	\$ _____
Gasoline	\$ _____
Routine Maintenance (\$50 AAA)	\$ _____
Registration (1/12 th)	\$ _____
Sub-total #1	\$ _____

Car #2

Car payment/lease	\$ _____
Insurance	\$ _____
Gasoline	\$ _____
Routine Maintenance (\$50 AAA)	\$ _____
Registration (1/12 th)	\$ _____
Sub-total #2	\$ _____
GRAND TOTAL (#1 + #2)	\$ _____

The Bureau of Transportation Statistics (2004) and the Internal Revenue Service calculate the national average monthly expense of operating a vehicle to be \$646 per month. In San Diego County, the cost of operating a second vehicle can add an additional \$338 to \$415 to transportation expenses. The average 15,000 miles per year in stop and go conditions will cost you \$.52 per mile. A good rule of thumb is to keep

DISCRETIONARY EXPENSES

Here is a list of discretionary expenses – things which are likely to eat away at your cash flow. There is no intent to categorize these items as good or bad, approved or disapproved. This is merely a list of possible expenses to remind people how small miscellaneous expenses can add up very quickly to become large bills. You can use your “Spending Log” to keep track of these items for a month. At the end of the month, add them up and multiply by 12 to get a yearly total. *Are you surprised?*

If you are trying to save money, keeping your “Spending Log” can give you some good ideas as to where you can save five or ten dollars a week. When you are aware of where your money goes, you are able to make informed decisions about your money and your spending plan.

Alcoholic beverages	Day trips	Online purchases
Allowances	Diapers/wipes	Overdraft fees
ATM charges	Digital photo printing	Over-the-counter medications
Barber shop	Dining out	Parking fees/parking fines
Beauty shop	Dry cleaning/laundry	Parties
Baby pictures	Education	Pets/pet supplies
Baby sitting	Entertainment	Pizza
Bikes/bike accessories	Family support	Plants
Bingo	Fast food	Postage
Boat/boat supplies	Ferry	School supplies
Books	Fishing/fishing supplies	Scrapbooking
Bottled water	Fitness classes	Skateboarding
Bounced check fees	Gardening	Skin care products
Bowling	Gifts	Sodas
Bus	Glasses/sun glasses	Spa days/treatments
Cable TV/satellite	Golf/golf supplies	Sports equipments
Carpool	Greeting cards	Sporting events
Car washes/detailing	Gym memberships	Tailoring
Casinos	Hobbies	Taxicabs
Catalog/mail orders	Holiday decorations	Tobacco products
Cigarettes	Home furnishings/décor	Toiletries
CDs/DVDs	Home repairs	Tolls
Cell phone special services	Home-schooling	Toys
Charities	Home Shopping Network	Trash pick-up
Church	In-home shopping parties	Tuition
Classes	Internet service	Tutoring
Club dues	iTunes	Vacations
Coffee/latte	Lessons: art, karate, music	Vitamins/health supplements
Computer/computer supplies	Licenses	Video games
Concerts	Lottery	Video rentals
Contact lenses/supplies	Magazines/newspapers	Water softener
Cosmetics	Manicures/pedicures	
Crafts	Money orders	
	Movies	



Go through the months of the year and estimate the money you spend on gifts, cards, holidays, birthdays, anniversaries, Mother's and Father's Day, etc. Don't forget to estimate bridal and baby showers, weddings, Pampered Chef parties, etc.



January

February



March



April

May



June

July



August

September



October

November

December



DIAPERS



BRAND	SIZE	PRICE PER DIAPER	COST PER MONTH (EST. 210/DIAPERS)
Pampers	Newborn	\$ 0.24	\$ 50.40
	Size 1	\$ 0.25	\$ 52.50
	Size 2	\$ 0.30	\$ 63.00
Huggies	Newborn	\$ 0.27	\$ 56.70
	Size 1	\$ 0.26	\$ 54.60
	Size 2	\$ 0.28	\$ 58.80
Luvs	Newborn	\$ 0.18	\$ 37.80
	Size 1	\$ 0.13	\$ 27.30
	Size 2	\$ 0.15	\$ 31.50
Cloth	Newborn	\$ 0.29	\$ 23.00
	Size 1	\$ 0.46	\$ 23.00



Example:

Pampers Newborn \$50.40/mo.

Luvs Newborn \$37.80/mo.

Difference per month = \$12.60

Difference per year = (\$12.60)*12 = **\$151.20**

Another option is Off/Store Brands Off/Store Brand (size 2, only size available)

= \$0.10/diaper, = \$21.00/mo., = \$252.00/yr

Annual Difference between Pampers and Store Brand = **\$504.00**

Tips!

Beware of buying bulk - you may save money initially, but babies grow fast and may grow out of them before you can use them.

Don't open package until you need them – if baby grows out of that size, exchange them at store for correct size

MILITARY CHILD DEVELOPMENT CENTERS

For information about the consolidated Regional Waiting list, or other child care options, contact the Regional Child Care Resource and Referral Office at (619) 556-9401, toll free (877) 235-6002, or by E-mail: CCRR@mwrsw.com.

For more information about a specific Child Development Center, please call the center directly.

Center	Hours	Phone
MCAS Miramar	6:00 a.m. – 6:00 p.m.	858-577-4144
MCRD	6:00 a.m. – 6:00 p.m.	619-524-4430
Murphy Canyon	6:00 a.m. – 6:00 p.m.	619-556-0031
NavMedCen SD	6:00 a.m. – 6:00 p.m.	619-532-7977
Naval Base SD	6:00 a.m. – 6:00 p.m.	619-556-7466
Point Loma	5:45 a.m. – 5:45 p.m.	619-553-0765

Navy Child and Youth Programs Policies

Non-Refundable registration fee:\$25.00

Registration fee will be credited to the first weekly fee upon enrollment

Payment Schedule All payments are due 1st and 15th of each month, regardless of whether the child is at school or not.

Navy Child & Youth Program Fees based on Income (2013)

Category	Income	Weekly Cost	Military Payday Rate
I	\$0 – 29,865	\$56	\$121
II	\$29,866 – 36,264	\$70	\$152
III	\$36,265 – 46,930	\$84	\$182
IV	\$46,931 - 58,662	\$98	\$212
V	\$58,663 – 74,661	\$112	\$243
VI	\$74,662 – 86,343	\$126	\$273
VII	\$86,344 – 101,580	\$134	\$290
VII	\$101,581-126,975	\$137	\$297
IX	\$126,976 +	\$140	\$303

*Discounts for additional children available

GEAR & CLOTHES

The following is a list that shows items that you will need for your new baby. If you don't receive these as gifts, you will need to use savings or monthly surplus to purchase them.

Infant Car Seat:

All newborn babies leaving the hospital MUST have a car seat. Do your research and purchase a good quality car seat to keep your baby safe! Some helpful car seat information websites are:

<http://www.chp.ca.gov/community/safeseat.html> , <http://www.carseat.org/> or www.aap.org (search car seat)

Crib

Invest in a sturdy crib mattress; remember your new baby will be sleeping on that mattress for approximately two years. Always compare quality and purchase price. If you are going to borrow or purchase a used crib, it is important to research the manufacturer's label and call them for recall information. It is recommended you have 4-6 crib sheets and rubber pads. Some helpful crib safety information websites are:

<http://www.keepingbabiesafe.org>, <http://www.nsc.org/> (search crib safety)

Baby Furniture

You might want a dresser or chest of drawers to store your baby's clothing and blankets. You might consider purchasing used furniture from yard sales and thrift stores. A changing table is another item of furniture some new parents find convenient. A less, expensive alternative is to purchase a changing pad for the top of the baby's dresser

Diaper Bag

You will need something to carry all your baby's necessities when traveling or going to the childcare provider. Look for one that is washable with lots of compartments.

Baby Clothing

From the first day you will need sleepers, onesies and bibs. The recommended number would be 3-6 of each item. You will also need a minimum of 3 receiving blankets. Friends, thrift shops and yard sales are resources for the purchase of good used baby clothing. Buy Large. You will be surprised how fast your baby will grow.

Pack and Play:

Traveling can be a lot easier with a lightweight portable crib. Also, when the baby is first born it can be comforting to keep the baby near and safe while you are working around the house.

Stroller/Baby Carrier

A stroller should be fully adjustable, lightweight and easy to fold. A baby carrier can be used for feeding and keeping the baby safe outside the crib. Compare prices for quality and safety

Baby bottles You will need a minimum for six 4oz bottle in the beginning; fed babies eventually will need six 8oz bottles.

Baby Personal Care items

Thermometer, baby shampoo, brush and comb, hypoallergenic soap, diaper ointment and baby wipes are just a few of the items you should consider having on hand.

Other items to Consider Baby swings, mobiles, monitors, pacifiers, smoke detectors, lamps and toys are additional items new parents often find useful. Make sure to do your research to compare options and prices!

NEW BABY SHOPPING LIST

Source: Baby Center .com Baby Checklist (www.babycenter.com – search baby checklist)

New Parent? Having a first Baby? This newborn baby checklist is a complete list of newborn needs - everything your baby needs! You'll be prepared for one of the most precious days of your life! Remember when buying clothing - only buy a few in one size as your baby will grow very fast!

WHAT THE BABY WILL NEED AT THE HOSPITAL

1. Undershirt
2. An infant outfit such as a stretch suit, nightgown, or sweater set
3. A pair of socks or booties
4. Baby receiving blanket, cap and a heavier baby blanket if the weather is cold
5. Diapers and wipes (some hospitals provide an initial supply of these)
6. Safety pins or velcro attaching strips, and rubber or nylon pants (if you are using cloth diapers)
7. Infant car seat
8. Diaper bag

NURSERY

Essential:

- ☐ Crib (no more than 2 ¼ inches between slats)
- ☐ Fitted crib sheets (2-between spit-up and leaky diapers, you'll use both)
- ☐ Waterproof crib mattress (tight enough so two fingers can't fit between the mattress and crib)
- ☐ Storage for baby clothes and gear (closet, dresser, or armoire)
- ☐ Receiving blankets (3 to 5, great for swaddling at first and then as blankies)
- ☐ Baby monitor (not needed in small apartments where you can hear your baby everywhere)

Nice-to-have:

- ☐ Changing table (money-saving alternative: change your baby on your bed)
- ☐ Cushy changing pad and cover (for your changing table or secured on top of a dresser)
- ☐ Colorful mobile (the more engaging, the better)
- ☐ Supportive rocker or chair for feedings

CLOTHES FOR YEAR ONE

Essential: *Items needed for each stage: 0 to 3 months, 3 to 6 months, 6 to 9 months, and 9 to 12 months*

- ☐ Pajamas/sleepers-ideally, footed pjs during cooler seasons to minimize wrestling with baby socks that always pop off (3 to 6 per stage)
- ☐ Onesies-to wear alone or layer for extra warmth, short-sleeved or long-sleeved depending on the season (3 to 6 per stage)
- ☐ Soft tops and bottoms for daytime (4 to 6 per stage after the first few months- initially, pjs and/or onesies are fine all day)
- ☐ Cotton hats (1 to 2 for stage one-birth to 3 months-and during cooler seasons)
- ☐ Socks (3 to 6 pairs per stage)
- ☐ Sleep sack-highly recommended once your infant outgrows swaddling, a sleeveless zip-front "sack" that's zipped over his pajamas or onesie to keep him cozy while sleeping without putting him at risk for SIDS (only 1 needed)

- ☐ For winter months, depending on your climate:
 - Sweaters (2 to 3)
 - Fleece bunting or snowsuit (a fleece, zip-up lining for the infant carrier is also handy)
 - Warm hat
- ☐ For summer months:
 - Bathing suit, baby sunglasses, and sun hat

Nice-to-have:

- ☐ So-cute-you-could-die baby outfits (but keep in mind, dresses get seriously tangled up in babies' knees during the squirming and crawling stage-usually between 7 and 11 months)

DIAPERING

Essential:

- ☐ Disposable diapers (50 to 60+ per week-no, I'm not kidding) or cloth diapers (24 to 36+ depending on your tolerance for washing them)
- ☐ Diaper wipes
- ☐ Petroleum jelly or A+D ointment (to apply during each diaper change)
- ☐ Diaper rash cream with zinc oxide (to use if your child gets a rash)
- ☐ For cloth diapering, diaper covers to prevent soaking through to clothes

Nice-to-have:

- ☐ Odor-preventing diaper pail and refills

HEALTH AND GENERAL CARE

Essential:

- ☐ Thermometer Infant pain reliever (don't use before 2 months without consulting your pediatrician)
- ☐ Bulb syringe (for suctioning out stuffy noses)
- ☐ Brush or comb (even if you have a baby baldie, you'll use these eventually)
- ☐ Baby lotion (for dry skin after the first few months)
- ☐ Prepackaged first-aid kit

Nice-to-have:

- ☐ Humidifier (to help with decongestion during colds)

BATHING

Essential:

- ☐ Plastic infant tub with supportive sling or baby-sized sponge to prevent slipping (used until your baby can sit up)
- ☐ Inflatable baby tub (provides support in the real tub when your baby first sits up)
- ☐ Baby shampoo
- ☐ Washcloths (2 to 4)

Nice-to-have:

- ☐ Bath toys (from about 6 months on)
- ☐ Hooded towel (otherwise a regular towel will work)
- ☐ Soft cover for bathtub spout (once your baby is in the big tub at about 7 to 8 months)

BABY-ON-THE-GO

Essential:

- ☐ Car seat (to be secured facing backwards until your child is 1 year and 20 pounds)
- ☐ Stroller (either a travel system, which works for all ages, or a universal frame stroller to use with your infant car seat and then a toddler stroller starting at about 6 months)

Nice-to-have:

- ☐ Front carrier, sling, or baby backpack (a carrier can be used when your infant is 8 pounds, and a backpack can be used at 6 months)

- ☐ Portable crib (great for travel, and the removable bassinet is a perfect play space or bedside sleeping option for your infant those first few months at home)

NURSING MOMS

Essential:

- ☐ Nursing pillow (to keep your baby in position and save your back)
- ☐ Breast pads (to prevent leakage)
- ☐ Lanolin cream (to prevent chaffing)
- ☐ Cloth diapers or burp cloths (4 to 6 for catching baby spit-up while burping after feedings)
- ☐ Breast pump (electric or manual, only essential if you want to continue breastfeeding after maternity leave)
- ☐ Pump carrying case, plastic bags for storing milk in the freezer, and supplies Bottles (2 to 3 for serving pumped milk)

Nice-to-have:

- ☐ Bottle warmer (for warming refrigerated breast milk if your baby prefers the warm stuff)

BOTTLE FEEDING

Essential:

- ☐ Bottles (5 to 8 in the 9-ounce size only)
- ☐ Nipples of different sizes as baby ages (stage 1 for infants, moving up to stage 4)
- ☐ Dishwasher caddy (to wash the plastic nipples)
- ☐ Cloth diapers or burp cloths (4 to 6)
- ☐ Formula (ask your pediatrician for a personalized recommendation)

Nice-to-have:

- ☐ Bottle warmer

FEEDING SOLIDS

Essential:

- ☐ Highchair or booster seat with an infant-appropriate seating position
- ☐ Baby food (stage 1 at about 5 months, stage 2 at about 6 months, and stage 3 starting about 7 to 9 months- or you can make your own from the beginning)
- ☐ Baby spoons (3 to 5)
- ☐ Plastic baby bowls (4 to 6)
- ☐ Sippy cups (starting at about 8 to 10 months, 4 to 6 needed)

CHILDPROOFING

Essential:

- ☐ Safety gates (if you have stairs)
- ☐ Toilet locks
- ☐ Cabinet locks
- ☐ Electric outlet plugs
- ☐ Furniture fasteners (to secure bookshelves, dressers, and precarious items to the wall)
- ☐ Mini-blind cord pulls (to wind up long cords, preventing the risk of strangulation)
- ☐ Soft pads (for coffee table edges and fireplace hearths)

BABY PLAYTIME *No, you don't need all these toys; pick your favorites.*

Birth to 3 Months

- ☐ Colorful mobile
- ☐ Bouncy seat
- ☐ Swing Play mat with dangling objects hanging from above

4 to 6 Months

- ☐ Discovery cubes
- ☐ Teethers

- ☐ Hand and foot rattles
- ☐ Stuffed animals or soft dolls
- ☐ Exersaucer
- ☐ Board books (read daily from now on)

7 to 9 Months

- ☐ Stacking, sorting, and nesting toys or simple interactive playthings
- ☐ Basic musical instruments like shakers or small drums
- ☐ Puppets Balls
- ☐ Soft blocks

10 to 12 Months

- ☐ Activity table
- ☐ Action-and-response toys like a jack-in-the-box
- ☐ More complex interactive toys like doll houses and toddler-size basketball hoops
- ☐ Pull-along toys
- ☐ Wooden blocks

PRESERVING THE MEMORIES

Nice-to-have:

- ☐ Digital camera (to snap tons of baby shots without worrying about film, and e- mailing family)
- ☐ Video camera (the only way to really capture baby laughs, crawling, and early steps)
- ☐ Albums and scrapbooking materials

DIAPER BAG CONTENTS

Essential:

- ☐ Diapers (2 to 3 in your bag at all times)
- ☐ Diaper wipes (in small travel case)
- ☐ Diaper rash ointment (travel size)
- ☐ Thin, portable changing pad (just a little extra protection from the germfest in public restrooms and other on-the-run diaper changing spots)
- ☐ Cloth diaper (for burping or runny noses)
- ☐ Snacks (appropriate to age)
- ☐ Bottle or sippy cup (unless exclusively breastfeeding)

Nice-to-have:

- ☐ Small toys (2 to 3, appropriate to age)
- ☐ Board books
- ☐ Change of clothes (in case of unexpected spit-up or leaky diaper)

CHILDREN'S RESALE SHOPS IN SAN DIEGO

MCAS Miramar Thrift Shop

MCAS Miramar
Bldg 6275, Bauer Rd
Hours: 10:00am – 1:00pm
Tuesday and Thursday
Active duty service members and families may enter the shop 30 minutes prior to opening. Active duty service members, in uniform, have head-of-line privileges at all times.



Only Kidding Children's Shop

www.onlykiddingshop.com/

3619 Midway Drive #E
San Diego, CA 92110
(619) 224-1475
Hours:



M-F: 10-6, Sat.: 10-4:30, Sun. 11-4

Children's new & resale shop in Point Loma plaza!

In the Vons shopping center, next to Fantastic Sam's
Children's resale shop new to the beach area, close to Ocean Beach, Point Loma, Linda Vista and Clairemont! Kids' clothes (Size 0-10), shoes, games, DVDs, books, puzzles, strollers, toys, equipment and baby gear. New and Gently Used. Great Bargains, 1000s of items under \$5, most under \$3.

Once Upon A Child

www.onceuponachild.com/

2455 K Vista Way, Oceanside
(760) 512-1363

Once Upon A Child has what you need and we carry all of the fashionable brands-new and gently used Tyco, Baby Gap, Graco and more!

Like New

4425 Genesee Avenue;
San Diego, CA 92117
858.278.1960

Hours:

Monday-Friday: 10am-6:30pm

Saturday: 10am-5pm

Sunday: closed

Like New offers something for everyone – whether you are a professional, a college student, a mother on the go or an avid shopper who can't resist a deal.

The best part of shopping at Like New is the price. Our items are selected carefully to ensure the best quality and chic apparel at 1/3 of the original price.

BabyGoRound Resale

www.babygoroundresale.com/

10330 Friars Rd # 118, San Diego (619)
281-2229

Hours: We are open from Monday-Saturday 10am to 7pm, Sunday 11am to 5pm.

We carry new and like-new clothing from preemie to children's size 6, and maternity items and clothing from XS to XL. We also carry gently-used equipment, children's and parenting books and DVD's.

Our **Recycling Hours** are everyday until 4 pm. (We do not purchase items after 4pm).

Baby Trader Children's Resale

5282 Baltimore Dr
La Mesa CA 91942
(619) 461-3321



INFORMATION AND RESOURCES

WIC

- **About WIC:** For more than 30 years, The American Red Cross Women, Infants and Children (WIC) Program has helped pregnant women, new mothers and young children eat well, stay healthy, and be active. This program is funded by the U.S. Department of Agriculture (USDA). 37,000 San Diegans are served per month. The staff at the San Diego offices speaks 16 different languages and helps communities in 20 locations. They are also the only WIC agency with offices on local military bases. The WIC program provides checks for nutritious foods, at no cost to you. Our nutrition counselors and Registered Dietitians offer nutrition education, and our Certified Lactation Educators provide breastfeeding support. We also offer referrals to help you find other services in your community.

Our Vision: *To be the inspiration and support that empowers our community to embrace healthy family lifestyles.*

Our Mission: *We will share our vision of WIC with our community by providing nutritious foods, education on healthy living, and breastfeeding support.*

- **To qualify for the American Red Cross WIC Program**, you must meet WIC income guidelines, live in California and have a nutritional need. The program is available regardless of race, color, sex or national origin. U.S. citizenship is not required to participate in WIC.
 - www.sandiegowic.org 1-800-500-6411
 - **Eligibility Overview:** Applicants must meet all of the following eligibility requirements:
 - ✦ Categorical (women, infants, children)
 - ✦ Residential (live in state you apply in)
 - ✦ Nutrition Risk (poor diet?)
 - ✦ Income (doesn't include BAH)
 - ✦ Find complete eligibility information on the website under "Who Qualifies Tab"
 - Other information & Resources on the WIC website: Military Specific, Nutrition, Breastfeeding

WIC Income Guidelines-Effective April 1, 2011

Number of persons in Family Unit	Gross Income					
	Annual	Monthly	Twice-Monthly	Bi-Weekly	Weekly	Hourly
1	\$20,147	\$1,679	\$840	\$775	\$388	\$9.70
2	\$27,214	\$2,268	\$1,134	\$1,047	\$524	\$13.10
3	\$34,281	\$2,857	\$1,429	\$1,319	\$660	\$16.50
4	\$41,348	\$3,446	\$1,723	\$1,591	\$796	\$19.90
5	\$48,415	\$4,035	\$2,018	\$1,863	\$932	\$23.30
6	\$55,482	\$4,624	\$2,312	\$2,134	\$1,067	\$26.68
7	\$62,549	\$5,213	\$2,607	\$2,406	\$1,203	\$30.08
8	\$69,616	\$5,802	\$2,901	\$2,678	\$1,339	\$33.48
9	\$76,683	\$6,391	\$3,196	\$2,950	\$1,475	\$36.88
More than 9	\$7,067 per added family member	\$589 per added family member	\$295 per added family member	\$272 per added family member	\$136 per added family member	\$3.40 per added family member

Please note the following – Decimals are rounded to the nearest dollar. Pregnant women are counted as two people.



CHILDCARE RESOURCES

Child Care Aware: *Helps find child care providers*

www.childcareaware.org

1.800.424.2246

MCAS Miramar Child Development Center (CDC): *Assists families with childcare resources and referrals*

www.mccsmiramar.com/youth_teen_programs.html

858.577.4144

Naval Station Child Development Center (CDC): *Assists families with childcare resources and referrals*

619.556.7394

Sitter City: *Helps parents find babysitters and nannies. Free membership for Military Families*

www.sittercity.com



FOOD RESOURCES

Bread Lady: *Call local housing office to find out if Bread Lady delivers in your neighborhood*

Commissary:

www.commissaries.com

Gold Shares Foods: *Food co-op to purchase food at reduced prices*

www.goldensharefoods.com

619.590.1692

Jewish Family Services: *Food Pantry distributions at Murphy Canyon Chapel*

www.handupfoodpantry.com

858.637.3088

Navy Wives Club Food Locker: *Active Duty only; offers a variety of fresh/perishable items*

6013 Shields Road, MCAS Miramar

858.577.6550

Military Outreach Ministries (MOM): *SDMOM reaches out to young enlisted military families in San Diego with a broad range of helping services including urgent needs, personal caring and household and food assistance.*

www.sandiegomom.org

619.843.8964

San Diego Food Bank: *The San Diego Food Bank distributes nutritious, high-quality food through a range of programs to people in need. The Food Bank also connects the people it serves to a range of health and human service providers.*

www.sandiegofoodbank.org/food

866.350.FOOD (3663)

USO: *Free dinners for Active Duty Families on Tuesday evenings* www.usosandiego.org 619.235.6503



FINANCIAL ASSISTANCE

Navy Marine Corps Relief Society: *The mission of the Navy-Marine Corps Relief Society is to provide, in partnership with the Navy and Marine Corps, financial, educational, and other assistance to members of the Naval Services of the United States, eligible family members, and survivors when in need; and to receive and manage funds to administer these programs.*

www.nmcrs.org

Miramar Office 858.577.1807

MCRD Office 619.293.3730

North Island Office 619.435.8786

San Diego Office 619.238.1587

Coupons: *Learn how to coupon and find coupons and ways to save*

www.couponmom.com

DFAS: *Access to LES information, pay charts and other financial information*

www.dfas.mil

In Charge: *Debt solution assistance*

www.incharge.org

IRS: *IRS website for tax information*

www.irs.gov

MCCS Miramar Personal Finance: *Free Financial Counseling targets a variety of topics that provide the basic knowledge needed to understand issues that arise in everyday life*

www.mccsmiramar.com/personal_financial_mngmnt.html

POC: Craig Hughes

MCAS Miramar, Bldg 2525

858.577.9802

Save & Invest: *Free service to assist military families with information to make sound financial decisions*

www.saveandinvest.org



BABY GEAR & SAFETY WEBSITES

Car seat

California Highway Patrol: <http://www.chp.ca.gov/community/safeseat.html>

American Pediatrics: www.aap.org (search One-minute Car Safety Seat Check-up or Car Seat Safety)

Crib Safety

U.S. Consumer Product Safety: www.cpsc.gov/info/cribs/index.html



FAMILY SERVICES & SUPPORT PROGRAMS

Am Vets: Provides support to veterans through service programs as well as priding community and youth-oriens programs designed to promote unity and patriotism. It counsels and represents veterans and their dependants before the Veterans Administration without charge. Services include: thrift stores and scholarships
www.amvetsnsf.org

Christian Community Services Agency (CCSA): The mission of CCSA is to assist people with the basic necessities of like. It is their goal to provide help on a temporary basis to person having emergency needs and to enable them. They help with food, clothing, identification information, basic health assessments, school supplies, temporary housing, bus tokens, gas vouchers and resources counseling and referrals. They have two locations in the San Diego area: Clairemont and Pacific Beach
www.ccsasandiego.org
858.274.2273

Fleet & Family Workshops: Navy Region Southwest Community Support Programs is a regional team dedicated to providing a full range of quality products and services that enhance our customers' lives in support of mission readiness and retention
www.cnic.navy.mil/CNRSW/FleetFamilyReadiness/index.htm

Military One Source: 24/7 resources and information for Military Members and their families
www.militaryonesource.com

MCCS Miramar New Parent Support Program: Offers services and classes to parents of children ages 0-5 years old. Programs include: Baby Boot Camp, Play mornings and Home Visits
www.mccsmiramar.com/new_parent_support_program.html
MCAS Miramar, Bldg 2274
858.577.9812

Operation Home Front: Assists military families during difficult financial times by providing services such as: food assistance, moving assistance, financial assistance, auto repair, childcare assistance.
www.operationhomefront.net
866.424.5210

Pets during pregnancy
www.americanpregnancy.org/pregnancyhealth/pets.html

Salvation Army: Multiple locations throughout the San Diego area.
www.sandiego.salvationarmy.org
619.231.6000 ext 5 (Family Services)

YMCA San Diego: Improving the lives of military service members through free programs for the entire military family. Some programs include: Family Outreach, Parenting Education, Resource and Referral
www.militaryymca.com
858.751.5755

HOMEWORK AND OTHER CONSIDERATIONS

Financial

- ☐ Do budget worksheet
- ☐ Track spending
- ☐ Put short and long term goals on paper
- ☐ Determine if expenses are needs or wants and prioritize
- ☐ Pay off debt

Medical Benefits

- ☐ Enroll baby in DEERS before 2-month check-up
- ☐ Save for non-covered dental expenses
- ☐ Enroll toddler in Family Member Dental Plan

**Health Care* - San Diego Tricare Region is: Tricare West

To enroll, make appointment, find contact information or learn about your benefits please visit their website at: www.triwest.com

**Dental* – Tricare Dental Care is administered through United Concordia. Eligible Family members must be enrolled in DEERS.

To enroll, go online at www.ucci.com or call Customer Service at 1.888.622.2256 or the Health Benefits Advisor at 1.800.866.8499. Additional information can also be found at www.tricare dentalprogram.com

Family Plan

- ☐ Last Will and Testament
- ☐ Complete Family Care Plan
- ☐ Life Insurance website is: www.insurance.va.gov
 - SM insured through SGLI
 - Spouse is insured through FSGLI
 - Children automatically insured through SGLI - \$10,000 at no cost



On a Budget?



THRIFT SHOP

NAVY-MARINE CORPS RELIEF SOCIETY



Great Deals on gently used items:

Clothing for Men, Women and Children

Military Uniforms, Toys, Books, Housewares, Electronics, Furniture

* **Volunteers are Welcome (Mileage and Child Care reimbursement) ****

Location: 6275 Bauer Road
San Diego, CA 92145
(next to the Legal Office)

Hours of Operation:
Tuesdays & Thursdays 10:00 am* - 1:00pm
Open on occasional Saturdays. Please call for specifics.
* 9:30 am for Active Duty and Families

Contact: 858-577-1807

Web: <http://www.nmcrrs.org>

