

Having a baby

Starting a family is an exciting time but you will have lots of things to think about. The information below might help you to make the process more manageable:-

Money:-

- A new member of the household can bring additional costs including food and clothing and assorted baby items. Consider drawing up a new household budget to help manage your expenditure. Your local Citizens Advice may be able to help with this, or you can use Citizens Advice's budget planner at www.citizensadvice.org.uk
- Now would be a good time to find out if you can get a better deal on your energy tariffs, as you will likely be at home more often and awake later caring for the baby. Talk to potential suppliers, use a price comparison website (read the tips at www.which.co.uk on this), or visit your local Citizens Advice for help finding the best deal.
- Remember if you are pregnant or have had a baby within the last twelve months, you are entitled to free prescriptions and dental checks. If you are on a low income, you may also get help with travel costs to hospital www.nhsbsa.nhs.uk/healthcosts/1128.aspx

Benefits:-

- With a young child you could be entitled to certain benefits such as Child Benefit or Child Tax Credits. You can complete a full benefit check at www.entitledto.co.uk
- For information regarding individual maternity related benefits such as Statutory Maternity Pay, Maternity Pay and Sure Start Grants, when to apply and time restrictions when making a claim visit www.maternityaction.org.uk or contact their advice line 0845 600 8533.
- You may qualify for vouchers for milk and vegetables - see www.healthystart.nhs.uk

Housing:-

- Does your property have enough rooms to accommodate a new family member? If you're going to need to look for a new property, remember this could change your benefits entitlement - consider completing a benefit check at www.entitledto.co.uk. We also have a Moving House factsheet available.
- If you are thinking of renting privately, www.gov.uk has a useful 'How to Rent' checklist to look through.

Work:-

- If you are employed, you might want to look into your rights at work before and after the baby is born. www.maternityaction.org.uk is a great source of information for this.
- If you are going to continue working and are considering changing your hours to make them more child friendly, you can get information on flexible working from Maternity Action and from www.worksmart.org.uk/work-rights/family-friendly-work/flexible-working

Relationships:-

- If you are no longer with your husband/partner, you may need to consider parental responsibility issues - who will look after the child and when? Who will claim what benefits, and will either of you be paying child maintenance? Information on child maintenance can be found at www.cmoptions.org If you have any disputes regarding this, you may find Family Mediation helpful www.nfm.org.uk
- You will need to register the child's birth. There is no fee for the short version of the certificate, though there is a fee to buy the full version or extra copies of the birth certificate. See www.gov.uk/register-birth for more information on who should register the birth.

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citizens
advice

Other useful organisations and websites:-

See Citizens Advice's website www.citizensadvice.org.uk for information regarding individual benefits such as tax credits and housing benefits, employment rights and general information on marriage and cohabiting.

Visit www.nct.org.uk – National Childbirth Trust are the largest UK charity for parents. They offer support for new mums and dads including antenatal classes held locally for expectant parents.

Visit www.mumsnet.com for a variety of information on parenting. If you enter your postcode on the site, you will be given details on local services in Warwickshire such as mum and toddler groups.

www.maternityaction.org.uk has information on your rights at work and maternity entitlements

Gingerbread provide expert advice and practical support for single parents - www.gingerbread.org.uk

North Warwickshire Borough Council – www.nwbc.gov.uk or Tel. 01827 715341 for information on housing benefits, council tax benefits and council tenancies.

Healthwatch Warwickshire - www.healthwatchwarwickshire.co.uk Contact Healthwatch if you have complaints or praise regarding your medical treatment during or after pregnancy. North Warwickshire CAB is an access point for Healthwatch and can also help with this.

The Family Information Service - www.warwickshire.gov.uk/fis or Tel. 0845 090 8044 or 01926 742274. They can offer free help and advice on all aspects of family life.

Warwickshire County Council www.warwickshire.gov.uk for information on childcare and childcare providers.

Children's Centres offer a range of health and education support to families with children aged 0-5. Find one in North Warwickshire at www.warwickshire.gov.uk/childrenscentres

Contact: -

Atherstone - 01827 718723,
 Coleshill - 01675 467979,
 Kingsbury - 01827 870306,
 Mancetter - 01827 718723,
 Polesworth – 01827 894649.

For More Information:-

If you need further help with your financial situation, we can offer free and confidential advice to suit your personal needs and provide tailored solutions to suit your individual circumstances. We can give money management support e.g. budgeting and cost saving through fuel, housekeeping and insurance bills.

Please contact North Warwickshire Citizens Advice, The Parish Rooms, Welcome Street, Atherstone CV9 1DU on 01827 712852 or email admin@nwcab.org.uk for further information. We also run a drop-in advice session from 9:30-2:00 on Monday, Tuesday and Friday, and an evening drop-in session from 3:30-6:30 on Wednesday - no appointment required.

For Freephone access to North Warwickshire Citizens Advice and other local organizations, please see details of Community hubs in North Warwickshire - www.nwcab.org.uk/Community-Hubs.htm