



A Dad's Guide **To Saving Money** **When Baby** **Arrives!**

by Anthony Kim

ADadsGuide.org

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www.ADadsGuide.org

About me

Hi! I'm Anthony Kim and thank you for downloading your free eBook!

I live in Toronto, Canada with my lovely wife Yuri and beautiful baby girl Victoria. I have a busy and fulfilling career as a medical physicist specializing in radiation oncology.

Although I am always busy with parenting and work I keep extra busy with various writing projects. I have written my first sci-fi novel called *Coma Imprisonment*, I hope you can check it out at ComaImprisonment.com. I am also growing a parenting blog for fathers at ADadsGuide.org.



Table of Contents

About me	4
Introduction	6
Gladly accept second-hand stuff from people you know	9
Gladly accept new stuff from everyone you know.....	11
Buy as much as possible second hand	13
Buy in bulk.....	16
Get free stuff.....	18
Be an extreme couponer	20
If you have to buy new, buy online.....	21
Bring home more bacon	23
To Be Continued.....	27

Introduction

Having a baby costs money!

There is no getting around the fact that you will be spending more money than you are used to spending once your baby arrives.

This does not mean that you need to smash the piggy bank. There are many ways to severely cut down on spending while still getting your baby the products she needs for first-rate care.

I strongly believe that there are many, many things in this world that **you can buy for 10x less** than what everyone else pays.

I strive to take advantage of market arbitrages and sensible saving strategies in my own life:

- My car is 14 years old and costs a measly \$70 in monthly insurance; compare that to a typical monthly cost of \$700 for insurance and loan payments on a new car.¹
- I buy cases of bottled water and bring them to work once every two months, with each

¹ I live in a city with exorbitantly high auto insurance rates! For many of you, I am sure that \$70/month seems really high!

bottle costing me 8¢; many of my work colleagues buy bottles of water for \$2 at the cafeteria.²

- The work lunch that I bring from home probably costs \$1 to make; the cafeteria charges a usurious rate of \$10 per lunch.
- I go to a discount gym with excellent equipment that only costs \$10 per month; the fancy gym with all the saunas, massage tables, and juice bars that I don't need costs \$55 per month.
- I order Netflix for \$8 per month; thousand-channel cable TV costs \$80 per month (where I live cable TV is insanely expensive).

I have been accused of being a cheap bastard—guilty as charged and proud of it!—but I also have a high standard of living because I often pay well under full price for the quality stuff that I need to run my life.

It is important to get high-quality stuff for your new baby, but it is also important to get that stuff for the **lowest price possible**.

² I need to have bottled water at work. The fountain water at the hospital that I work at is... not that clean.

Frugality has absolutely carried over into my life as a new dad. There are numerous tips, tricks, and hacks that you can use to save a colossal amount of money on your baby products.

Although my blog and this book is addressed to dads, this material clearly applies to moms as well—if you are a parent, saving money is front of mind!

I hope this eBook helps with your new journey as a parent. I know that the following life hacks have saved me a fortune.

Let's begin!

Gladly accept second-hand stuff from people you know

Once the people in your life learn that you are having a baby, they will try to push their baby stuff onto you.

This is in their best interest as well as yours—all those baby products that your friends and family have are clogging up their basement and storage areas and they want to clear it out. Gladly accept these thoughtful gifts. We have received baby clothes, toys, books, diapers (unused of course), and mobiles from generous friends and family.



All of this baby stuff in our basement are donations from friends—who wanted to clean out their own basements! (Yes, I know I need to clean my basement).

Sometimes somebody you know is thinking about having another child down the road, but temporarily wants to lend you their baby stuff. This was the case for all four of our baby swings (yes, it is crazy, we have four freaking baby swings). Four friends lent us these swings with the expectation that they will eventually take them back for future children.

We borrowed my sister-in-law's stroller, which saved us a huge bundle. Definitely look for used infant strollers that you can borrow for a couple of years!

I estimate that we received or borrowed half of what we needed to take care of Victoria second-hand. So we got fifty percent of our baby stuff for exactly zero dollars.

As soon as you start telling people that you are having a baby, they will start offering you their stuff. All you need to do is to gladly accept their help.

Gladly accept new stuff from everyone you know

Before and after our baby was born, friends and family showered us with gifts and gift cards. We gladly accepted these and they all ended up helping us a great deal.

Nearly everything that was given to us was cash-equivalent. Gift cards to baby stores were extremely useful as we had to buy a lot of new stuff, from diapers to supplies for our nursing system. Presents from baby stores nearly always came with gift receipts which we sometimes needed to use as we had too much of one kind of item (for us, we had way too many newborn onesies).

If any of your friends or family ask you what baby products you need, it is best just to ask for cash or gift cards. Every parent understands the usefulness of cash-equivalents.

Be gracious in accepting gifts, no matter how large or small.

If your parents want to help in a larger way, enlist their help to buy the bigger ticket items. My mother purchased our crib and baby dresser for us. My mother-in-law also helped us out with other sundry baby items. I do not think that there is any shame in asking parents for gifts meant for their new grandchild.

Between receiving and borrowing stuff second hand and accepting gifts from friends and family, my wife and I got about 75% of what we needed for zero dollars. This is the experience of many frugal parents that I know. Enlist your network as they will want to help you out big time.

One other gift card tip: many credit card reward programs allow you to reimburse your points for gift cards that can be used at baby stores. We did this to get \$150 worth of baby Gap gift cards!



Our small treasure trove of gift cards.

Buy as much as possible second hand

Scour the internet for local people trying to sell their old baby stuff. Craigslist, Kijiji, and baby forums are great ways to find what you need for insanely cheap.

My wife belongs to an Internet group called “Toronto Mom’s Club” which is an online community of Korean moms living in the Greater Toronto Area. This was a great solution for us because generally everyone on that website feels obligated to exchange baby gear with honesty and openness. We bought a Graco playpen with a retail price of \$100 from a Mom’s Club member for a grand total of \$35. We got two baby gyms and a motorized mobile for around \$10 each.

There are also tons of geographically-based Facebook parents groups out there where the members re-sell baby items. Craigslist also works great. In Canada, Kijiji is popular.

Sometimes people advertise to give their baby stuff away for free because they need extra space in their place. Try to focus on getting second-hand stuff that costs an arm and a leg

brand new. Think mobiles, toys, play mats, and stuff that you can easily wash or wipe clean.

Never buy anything for more than half price, and rarely buy anything for more than quarter price. You will save an absolute fortune this way.

You can also go to second-hand retail stores to get used baby stuff. *Once Upon A Child* is one such franchise that operates in Canada and the United States. Parents can get “gently used” clothing and baby gear for a fraction of the price of a brand-new item. Going to a second-hand retail store is a little more expensive than doing a private sale, but you have much more selection.

There are tons of high quality, barely-used, second-hand baby products out there that are *insanely cheap*.

For those of you that are a bit leery about using second-hand baby gear, consider that a heck of a lot of baby stuff gets used for as little as 1-2 months before baby outgrows them. Victoria grew out of most of her 0-3 month clothing in 2 months because she was growing so damn fast. Therefore, any second-hand baby products that you buy are actually pretty close

to brand-new since so much baby stuff barely gets used.

As with all second-hand stuff that you use, make sure that you give a good scrub before you put anything into service.

There are a few things that my wife and I insisted on getting brand new, such as our crib, our baby dresser, and our nursing system components. This is up to personal choice, so please use your best judgment on what to buy second-hand and what to buy new.



My little Victoria, dressed in 100% second hand clothing yet looking like a million bucks.

Buy in bulk

Overwhelmingly, the two main things that you can save on by buying in bulk are diapers and formula. These are the two main consumables that you might use during your baby's newborn phase.

Familiarize yourself with what a good unit cost is. Find out the unit cost of a diaper or 100 mL of formula for several products, and make informed decisions based on those numbers. The more you buy at a time, the more you save.

With diapers, generally you would get a bigger box with more diapers to save money. The trick is to not overbuy as your little one quickly outgrows her diapers. My rule of thumb is to buy approximately 100 diapers at a time which is about two weeks supply.

For formula, by far the most expensive format is single use, ready-to-feed. This format has a single feed in it for a newborn and usually comes with a convenient threaded top that a rubber nipple can screw into. This can cost twice as much as buying in larger containers.

For example, Similac comes in two formats for ready-to-feed: single use and in a can with about four feeds in it. By volume, the cans cost

half of the single use bottles, so we got cans when we were supplementing with formula. Even less expensive is the powdered mix with which you just add water to make the milk.

If you are exclusively using linen diapers and breastfeeding, then your costs are even more severely slashed compared with disposable diapers and formula.

Get free stuff

Pregnant women and new mothers are coveted targets of retail stores and manufacturers of baby stuff. This demographic buys a lot of products and is “price-insensitive”. Marketers desperately want to hook as many new parents and parents-to-be onto their stuff, so they give away tons of their products.

Freebies are plentiful if you know where to look. Check out the websites of literally any baby store, baby product manufacturer, or online distributor and you will find loads of stuff that can be sent to your home for absolutely free.

You can also check out your local baby store, they usually have tons of giveaways for parents-to-be. My wife and I got a “gift package” full of random baby stuff from *Toys R Us* by signing up for a baby registry (we had no intention of using the registry and never did, we just wanted the free stuff).

Our pediatrician’s office has tons of free baby stuff (formula, cereals, etc.) that they give away.

This makes a lot of sense from a product marketing point of view—giving away free samples is the oldest (and best) trick in the

marketing book. Getting brand loyalty from new parents is the Holy Grail for marketers, as the arrival of a new baby loosens the purse strings like nothing else.

Free stuff is also good news to you as a new parent, as you can get lots of stuff for free to support your new enterprise of raising a newborn baby.

Although all this free stuff is great, you do need to be careful to avoid getting sucked into buying products that you do not need. Baby formula is a classic example of something that you don't really need for a baby, at least initially (remember: breast is best for the first six months), but you may be tempted to buy it because the manufacturers give away so many free samples. My wife and I used formula mostly as a "bridge" food while we worked out how to breastfeed during our baby's first couple of weeks, but thereafter it was mostly breast milk until six months.

Definitely get the free stuff, just realize that it *is* a marketing technique. Avoid getting sucked into too many sales funnels.

Think about what you actually need for your baby and stick to that plan.

Be an extreme couponer

There are tons of discount coupons for baby products out there. Look inside the next box of diapers that you buy or look at your receipt from the baby store—there might be a discount coupon for your next purchase.

My wife is an extreme couponer. She somehow finds a coupon for most baby items that we purchase. One time she somehow managed to buy a box of diapers and some other baby stuff at Walmart for less than the sticker price of the box of diapers.

There are tons of incentive programs, discount coupons, and group-buying initiatives that are out there. It is definitely worth the minimal effort it takes to search for these money-savers.

By the way, if you want to open your eyes to the insane world of extreme couponing, search that term in YouTube. Some of the stories in these videos are amazing. I am talking about people who can walk out of a grocery store with hundreds of dollars of products and actually come out with more money/store credit than they did coming in.

If you have to buy new, buy online

When you have to buy new, buy online if you can. You generally get cheaper prices than in a brick-and-mortar store because online warehouses pay less overhead to support their business.

My wife uses the Canadian website Well.ca for household items like soap and lotions. For the rest of our shopping, we use Amazon.

Buying online also saves you that other precious resource: *time*. An (older) colleague of mine was asking for my advice on how to navigate to a suburban mall so that he could buy his son soccer shoes. This mall is crazy hard to get to due to traffic and once you are inside the throngs of stressed-out parents and misbehaving children drive you nuts. I told him to just buy online, the shoes will be hand-delivered to his door with minimal time investment. He was shocked how easy it was. I think I might have opened his eyes to the online megastore.

Everyone reading this has bought something online, so I do not mean to talk down to anyone! My point of the story is that the

Internet can massively leverage and reduce your shopping time once you have a baby. Seriously, time becomes really, really important with a newborn in the mix.

Remember: **whenever you are thinking of buying something, really think hard about whether or not you truly need that thing.**

Ask your friends and family who have kids for advice on your target product, they will give you great insight. Then, if worth it, pull the trigger and hit the buy button.

Bring home more bacon

Cutting expenses is only part of the equation. Sometimes you just got to earn more dough.

When you have a baby, you may take a hit in your household income because either you or your wife might need to stay at home and take care of the kid. In addition to this are all the added expenses of rearing a new addition to the family. Cutting expenses is like playing defense for your personal finances; playing offense therefore means making more money.

The difficulty here is that you need to earn more while not taking away from your time at home. The best solution for this is to build a home-based business. Here are some ideas:

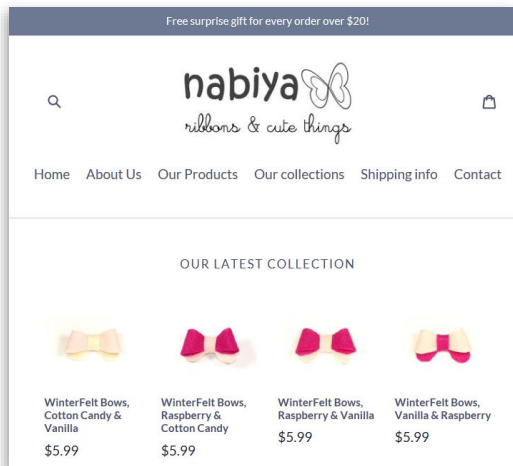
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Start an ecommerce store.

Ecommerce is currently one of the best methods for entrepreneurs to make great money. Start-up costs can be as low as \$500, you can run it out of your home, and you can get up and running in as little as three months. My wife and I started an [online store](#) selling hair ribbons and party items. We got up and running in a matter of two months.

Word of warning: Ecommerce is not “get rich easy”. It is real, honest-to-God, salt-of-the-earth hard work, but it can also earn you real, honest-to-God, salt-of-the-earth hard cash.



The front page of our ecommerce store, Nabiya.ca

Start a blog.

Bloggging is still a valid way to make money online. It takes time and quite a lot of work to get up and running (much longer than an ecommerce store) and to be honest I do not know the most about it. I often visit Pat Flynn's blog SmartPassiveIncome.com where he has tips on how to make money in this way—he is certainly successful in doing so himself!

I write in my blog ADadsGuide.org because I believe that guys can benefit from an online meeting place to learn how to be great dads—if it makes me some extra cash that is a nice bonus.

Sell your stuff online.

Sell items that you own and clear out some space in your house at the same time. There are tons of portals to do this such as Craigslist, EBay, and even Amazon. While you cannot earn a significant income by selling your personal items online, it certainly helps line your pockets with some extra money.

Sell a service.

One of the home-based businesses that my wife and I considered was to start a Korean-English translating service for official government documents. My wife is fluent in both languages

and has lots of experience in translating for the Canadian government and the United Nations.

We decided against the translation business because it was too time-intensive for my wife as she would bear 100% of the workload. That being said, it would have been a lucrative business. If you can find a way to sell a service that you can uniquely do very well, then this may be a great option for another source of income.

The thing about creating your own income sources is that you need to put the work in first before you make a dime. This is a punch in the gut for anyone who has never done anything like this before. But it is really worth it once you get going.

Find your thing that you are really good at, enjoy doing, and other people will pay you money for.

To Be Continued...

OK, time to close the shop... for now.

This is the end of the book, but hopefully not the end of our time together. There are more tips and tricks on my blog, ADadsGuide.org. Please visit and contribute to this growing community.

Also, I have many exciting projects that are designed to help dads be the best they can be. Check out my how-to baby book for guys, "[A Man's Guide To Newborn Babies](#)" and look out for my upcoming books on my blog. Be sure to subscribe for free to my blog for upcoming info!

Let's all learn from each other and be the best damn fathers and husbands we can be!

-Anthony Kim



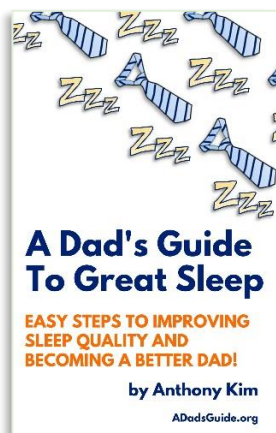
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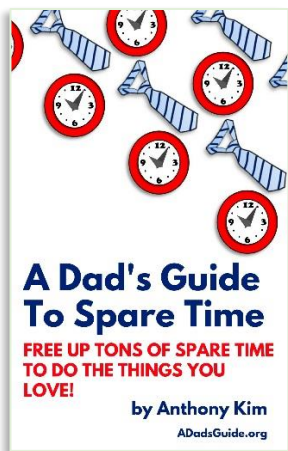
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Many thanks, and hope to talk to you soon!

-Anthony Kim