

how to save money while pregnant

How to Save Money While Pregnant: Your Comprehensive Guide to Financial Wellness

how to save money while pregnant is a crucial aspect of preparing for a new arrival, and it doesn't have to be an overwhelming endeavor. This comprehensive guide will walk you through smart strategies to reduce expenses, from navigating maternity clothing and nursery essentials to planning for ongoing baby care costs. We'll explore savvy shopping techniques, ways to leverage community resources, and essential budgeting tips to ensure financial peace of mind during this exciting time. By implementing these practical approaches, expectant parents can confidently manage their finances and focus on the joy of welcoming their little one.

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Smart Maternity Wear Strategies

Expecting a baby brings about significant physical changes, and investing in maternity clothing is often a necessity. However, the cost of a new maternity wardrobe can add up quickly. Smart shoppers can significantly reduce these expenses by prioritizing versatility and longevity. Focusing on pieces that can be mixed and matched, and that can be adapted for post-partum wear, offers greater value. Think about essential items like comfortable, supportive maternity bras, stretchy tops, and versatile dresses or skirts. The key is to build a functional wardrobe that accommodates your changing body without breaking the bank.

Buy Secondhand or Consignment

One of the most effective ways to save on maternity clothes is to explore the world of secondhand and consignment shops. Many expectant mothers only wear their maternity clothes for a few months, meaning these items are often in excellent condition. Websites and local stores specializing in pre-owned baby and maternity wear are treasure troves for affordable options. You can find designer brands and high-quality pieces at a fraction of their original price. Don't underestimate the power of a good sale rack at these establishments.

Rent or Borrow for Special Occasions

For specific events or occasions that require a more formal outfit, consider renting maternity wear. This is a cost-effective solution for items you'll only need once or twice. Similarly, if you have friends or family members who have recently gone through pregnancy, reach out to see if they have any maternity clothes you could borrow. This not only saves money but also fosters a sense of community and shared experience.

Focus on Versatile Pieces

When purchasing new maternity items, prioritize pieces that can serve multiple purposes and will transition well into post-partum life. For example, a comfortable knit dress can be worn with leggings during pregnancy and then on its own or with a nursing tank afterwards. Look for adjustable features, such as drawstrings or elastic waistbands, that can accommodate different stages of pregnancy and recovery. Investing in a few key, adaptable items will offer a better return on your investment than a closet full of single-use garments.

Nursery Necessities on a Budget

Creating a safe and comfortable nursery for your baby is an exciting prospect, but it can also be a significant financial undertaking. From cribs and changing tables to bedding and decor, the list of potential expenses is long. The good news is that it's entirely possible to set up a beautiful and functional nursery without overspending. Strategic planning and a focus on essentials will be your greatest allies in managing these costs effectively.

Prioritize Essential Furniture

When it comes to nursery furniture, identify the absolute must-haves. A safe and compliant crib is non-negotiable. A comfortable place for you to sit, like a glider or rocking chair, is also highly recommended. A dresser or storage unit is essential for keeping baby's clothes organized. Other items, such as elaborate mobiles or decorative wall art, can be added later as your budget allows. For changing, a sturdy dresser with a changing pad can be a dual-purpose investment, saving space and money.

Look for Gently Used Furniture

Similar to maternity clothing, baby furniture can often be found in excellent condition secondhand. Check local parenting groups, online marketplaces, and consignment stores for cribs, changing tables, and gliders. Always ensure that any secondhand crib meets current safety standards and that there are no recalled models. It's also wise to inspect the furniture for any damage or wear that could pose a safety risk. A fresh coat of paint or new hardware can often refresh the look of a used piece.

DIY and Repurposed Decor

The visual appeal of the nursery doesn't need to come with a hefty price tag. Consider DIY projects for decor, such as creating custom wall art, painting a stencil pattern, or sewing your own crib skirt. Repurposing existing furniture can also add a unique touch. An old dresser can be transformed into a functional changing station with a few modifications and a comfortable pad. Embrace creativity to personalize the space without compromising your budget.

Baby Gear: What You Really Need

The sheer volume of baby gear available on the market can be overwhelming, with countless gadgets and gizmos promising to make parenting easier. However, many of these items are unnecessary or can be substituted with more affordable alternatives. The key to saving money on baby gear is to differentiate between essential items and nice-to-haves. Focus on functionality and safety, and resist the urge to purchase every new product advertised.

Create a Registry Wisely

A baby registry is a fantastic tool for communicating your needs to friends and family who want to shower you with gifts. Be thoughtful and selective when creating your registry. Include a range of items at different price points, and prioritize what you truly need. Don't be afraid to add duplicates of essentials like diapers or wipes, as these will be used up quickly. Many retailers also offer registry completion discounts, which can provide significant savings on remaining items.

Invest in Multi-Functional Items

Opt for baby gear that can serve multiple purposes or grow with your child. For example, a convertible car seat can be used from infancy through toddlerhood, saving you from purchasing multiple seats. A pack-and-play can function as a bassinet, playpen, and travel crib. Look for items that offer longevity and adaptability to maximize their value over time.

Borrow or Rent Less Frequently Used Items

Some baby items, such as specialized travel systems or activity centers, might only be used for a limited period. Consider borrowing these from friends or family, or explore rental options if they are available in your area. This is particularly useful for items you're unsure your baby will enjoy or get much use out of, allowing you to test them out before committing to a purchase.

Diapering and Feeding: Ongoing Savings

Diapers and feeding supplies represent significant ongoing expenses throughout a child's early years. Smart planning and conscious choices in these areas can lead to substantial savings. From choosing

the right type of diapers to exploring various feeding methods, there are numerous opportunities to reduce costs without compromising your baby's well-being.

Diapering Strategies

The diapering decision is a big one with financial implications. Disposable diapers are convenient but can be costly over time. Cloth diapers require an initial investment but can be more economical in the long run, especially if you plan to use them for multiple children or if you can source them secondhand. If opting for disposables, compare prices across different brands and retailers, and stock up during sales. Buying in bulk can also yield savings. Consider using diaper coupons and loyalty programs offered by retailers.

Feeding Choices

Breastfeeding is the most economical feeding option, as it requires no direct financial outlay for formula. However, it's important to acknowledge that breastfeeding may not be feasible or preferred by all mothers. If formula feeding is your choice, compare prices of different brands and consider store-brand formulas, which are often comparable in quality and nutrition but significantly cheaper. Buying formula in larger containers or multi-packs can also lead to savings. When introducing solids, homemade baby food can be much more affordable than pre-packaged options, and it allows you to control the ingredients.

Healthcare Costs: Planning and Prevention

Healthcare is a significant and often unpredictable expense for any family, and the arrival of a baby introduces new medical considerations. Proactive planning and understanding your insurance options can help manage these costs effectively. Prioritizing preventative care and knowing where to find affordable resources are crucial steps.

Understand Your Insurance Coverage

Before your baby arrives, thoroughly review your health insurance policy. Understand what is covered regarding prenatal care, delivery, and post-natal care for both mother and baby. Inquire about deductibles, co-pays, and out-of-pocket maximums. Knowing your plan will help you anticipate potential costs and avoid surprise bills. If your employer offers different insurance plans, choose the one that provides the best coverage for your expected medical needs.

Explore Prenatal and Postnatal Resources

Many communities offer free or low-cost prenatal and postnatal classes, support groups, and clinics. These resources can provide valuable information, emotional support, and sometimes even free or subsidized medical services. Public health departments are excellent sources for finding such programs. Additionally, learning about newborn care, breastfeeding, and child development from

reputable sources can empower you to manage minor health issues at home, potentially reducing unnecessary doctor visits.

Consider Generic Medications

When prescription medications are necessary, always ask your doctor or pharmacist if a generic alternative is available. Generic drugs are chemically identical to their brand-name counterparts but are typically much cheaper. This can be a significant saving, especially if you or your baby require ongoing medication.

Leveraging Community and Family Support

The journey of parenthood is often made easier and more affordable with a strong support system. Friends, family, and community organizations can offer invaluable assistance, both practically and financially. Don't hesitate to lean on these resources when preparing for your baby.

Accepting Hand-Me-Downs

As mentioned earlier, clothing, toys, and even baby gear can often be passed down from family and friends. Embrace these hand-me-downs! They are a fantastic way to acquire items your baby will use for a short period at no cost. Even if an item isn't exactly your style, it can be a functional and perfectly acceptable addition to your baby's needs. Consider cleaning or altering items to suit your preferences.

Gifted Services and Time

Beyond material gifts, sometimes the most valuable contributions are services and time. Friends and family might offer to babysit so you can rest, help with household chores, or provide meals during the postpartum period. These acts of kindness can save you money on paid services and significantly reduce stress. Don't be afraid to ask for specific help if you need it; people who care about you often want to contribute in meaningful ways.

Community and Religious Organizations

Many community and religious organizations offer support programs for new parents, including baby item drives, parenting workshops, and even financial assistance. Research local groups to see what resources are available. These organizations are often dedicated to helping families and can be a lifeline for those looking to stretch their budget further.

Financial Planning for the Future

While the immediate costs of a new baby are a primary concern, it's also wise to start thinking about the long-term financial implications. Establishing good financial habits now will benefit your family for years to come. This includes creating a budget that accounts for new expenses and exploring ways to build savings.

Create a Realistic Baby Budget

Before your baby arrives, sit down and create a detailed budget that includes all the new anticipated expenses. Factor in costs for diapers, formula, clothing, childcare (if applicable), increased utility bills, and any new equipment. Compare this to your current income and identify areas where you might need to cut back. Regularly reviewing and adjusting your budget will help you stay on track and avoid overspending.

Start an Emergency Fund

Having an emergency fund is crucial for all families, but it becomes even more important with a baby. Unexpected medical bills, car repairs, or job loss can happen, and having savings to fall back on can prevent financial hardship. Aim to build up at least three to six months of living expenses in an easily accessible savings account.

Explore Childcare Options and Costs

If you plan to return to work after your baby is born, childcare will likely be one of your largest ongoing expenses. Research different childcare options, such as daycare centers, in-home daycares, nannies, or family care, and compare their costs. Look into any employer-sponsored childcare benefits or tax credits that might be available to help offset these expenses.

Smart Transportation Choices

Transportation is an often-overlooked area where savings can be found. The needs of a growing family can influence your vehicle choices and driving habits, offering opportunities to be more economical.

Evaluate Your Current Vehicle

Consider whether your current vehicle meets the needs of a growing family. If you're in the market for a new car, research fuel-efficient models, especially if you have a long commute or anticipate frequent driving. Look for vehicles with good safety ratings and ample space for car seats and baby gear. While new cars depreciate quickly, consider the long-term cost of ownership, including fuel efficiency and maintenance.

Reduce Unnecessary Driving

To save on fuel and wear and tear on your vehicle, try to consolidate errands whenever possible. Plan your outings to minimize the number of trips you take. If feasible, explore options like walking, biking, or using public transportation for shorter distances. These choices not only save money but also offer health benefits.

Consider Secondhand Vehicles

If purchasing a vehicle, a reliable used car can offer significant savings compared to buying new. Ensure the car has a thorough inspection by a trusted mechanic before you buy. Look for certified pre-owned vehicles, which often come with extended warranties and have undergone rigorous inspections.

Food and Nutrition Savings

Feeding yourself and your growing baby is a fundamental need, and there are many ways to make healthy eating more affordable. Focusing on meal planning and smart grocery shopping can make a significant difference.

Meal Planning and Preparation

Take the time to plan your meals for the week. This helps you create a targeted grocery list, which reduces impulse buys and food waste. Consider preparing larger batches of meals that can be frozen and reheated, especially for busy days or when you're feeling tired. This is particularly helpful during pregnancy when you might experience nausea or fatigue that makes cooking a chore.

Smart Grocery Shopping

Compare prices at different grocery stores and take advantage of sales and coupons. Buying generic or store brands can offer substantial savings on staples. Purchasing seasonal produce is often more economical and fresher. Consider shopping at farmers' markets at the end of the day, as vendors may offer discounts on remaining produce. Buying in bulk for non-perishable items can also be cost-effective if you have storage space.

Hydration Savings

Water is the healthiest and cheapest beverage option. Invest in a reusable water bottle and carry it with you throughout the day. This avoids the cost of purchasing bottled water or other beverages when you're out and about. Making infused water with fruits or herbs can be a refreshing and budget-friendly alternative to store-bought drinks.

Reducing Entertainment and Lifestyle Expenses

While preparing for a baby, it's also important to be mindful of discretionary spending. Reviewing your entertainment and lifestyle choices can uncover opportunities to save money that can be redirected towards baby-related expenses or future savings.

Opt for Free or Low-Cost Activities

There are many enjoyable and engaging activities that don't cost a lot of money. Explore local parks, libraries, free museum days, or community events. Consider at-home entertainment options like movie nights, board games, or reading. As your baby grows, many of these activities can be adapted for family outings.

Review Subscriptions and Memberships

Take stock of all your current subscriptions and memberships, such as streaming services, gym memberships, or magazine subscriptions. Evaluate if you are using them enough to justify the cost. Consider pausing or canceling any that are not essential or that you are not utilizing regularly. Bundling services where possible can also lead to savings.

Mindful Shopping Habits

Before making any non-essential purchases, ask yourself if you truly need the item. Implement a waiting period, such as 24 or 48 hours, before buying something impulsively. This allows you time to consider whether the purchase aligns with your budget and priorities. Focusing on experiences rather than material possessions can also lead to greater long-term satisfaction and reduced spending.

Frequently Asked Questions

Q: What are the most significant expenses associated with having a baby that I should prepare for financially?

A: The most significant expenses typically include prenatal care and delivery costs, baby essentials such as cribs, car seats, and strollers, ongoing costs for diapers and formula, and potentially childcare expenses. It's wise to research average costs in your area and budget accordingly.

Q: How can I save money on maternity clothes if I don't want to buy them secondhand?

A: If you prefer to buy new, focus on versatile pieces that can be worn during pregnancy and after birth. Look for sales and discounts, and consider investing in a few high-quality, essential items rather

than a large wardrobe of trendy pieces. Online retailers often have good deals.

Q: Is it really cheaper to use cloth diapers than disposables in the long run?

A: Generally, yes, cloth diapers can be more cost-effective over time, especially if you plan to have multiple children or can purchase them secondhand. While the initial investment is higher, you save on the continuous purchase of disposables. However, factor in the cost of laundry and water usage.

Q: When is the best time to start buying baby items to save money?

A: It's advisable to start buying items gradually during your second trimester. This allows you to spread out the costs over time and take advantage of sales. It also gives you ample time to research products and find the best deals without feeling rushed.

Q: Are there any tax benefits or government assistance programs available for new parents to help with costs?

A: Yes, depending on your location, there may be tax credits such as the Child Tax Credit. Some regions also offer WIC (Women, Infants, and Children) programs for nutritional assistance and other support services for low-income families. Research government programs available in your specific area.

Q: How much should I realistically budget for baby formula if I am formula-feeding?

A: Formula costs can vary significantly by brand and the baby's consumption. On average, formula feeding can cost anywhere from \$100 to \$200 or more per month. It's essential to research different brands, compare prices, and factor in potential price increases when budgeting.

Q: What are some ways to save money on baby's first year of healthcare?

A: Understand your health insurance thoroughly, including coverage for well-baby visits and vaccinations. Explore community health clinics for potentially lower-cost services. Ask your pediatrician about generic medication options if prescriptions are needed, and consider the cost of any anticipated specialized treatments.

Q: How can I save money on baby furniture without compromising safety?

A: When buying secondhand, always ensure cribs and car seats meet current safety standards and

are not recalled. Look for reputable brands and inspect items thoroughly for damage. Consider purchasing a new mattress for a used crib. A sturdy dresser can double as a changing station with a secure pad.

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how to save money while pregnant: *Expecting Money* Erica Sandberg, 2017-11-03 No matter how much you earn, own, or owe, you can create a secure financial future for your family. In her engaging, down-to-earth style, nationally known credit and money management expert Erica Sandberg provides no-nonsense strategies on how to overcome the challenges every parent faces, from raising a family on a reduced income, to the practicalities of debt repayment, to managing expenses over the course of a child's life. Indispensable and easy-to-use, *Expecting Money* offers you the tools to: Maximize employer benefits—during pregnancy and after the baby is born; Manage the cost of new baby expenses; Conquer financial challenges, whether you're a one- or two-income family; Shop smart and use credit to your family's advantage; Plan for the future— including childcare and education costs from pre-school to college. Erica's heartfelt wit and wisdom will encourage and empower you to develop an effective financial budget—your family's roadmap for true and lasting security.

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whether you're in your second week of pregnancy or your 32nd. *Fit Pregnancy For Dummies* is for you if you're pregnant, if you're thinking about becoming pregnant, and You want to be as fit and healthy as you can be — whatever your current fitness level — without in any way jeopardizing your health or the health of your baby. This guide gives you the straight facts on: Staying safe when you exercise Developing a plan with your health provider Choosing the right equipment Modifying your routine for each trimester Eating well for nine months and beyond From yoga and swimming to weight training, aerobics, and much more, you'll see how to get started with a fun, step-by-step fitness routine that will make your entire pregnancy easier to manage. Postpartum expert and prenatal fitness class instructor Catherine Cram and fitness expert Tere Stouffer Drenth give you the scoop on the activities that work best for pregnant women and how to set up a routine that works best for you. You'll understand how a fit pregnancy helps you with delivery and postpartum shape-up. Plus, you get expert advice on activities to avoid, eating well, and staying motivated during and after your pregnancy, as well as: Dressing comfortably for your workout Warming up and stretching to increase flexibility and avoid injury Modifying your exercise routine Staying fit after giving birth Finding the time for exercise and motherhood Complete with special tips on exercising indoors, staying motivated, getting your family hooked on fitness, and helping your child grow up healthy and fit, *Fit Pregnancy For Dummies* is the key to exercising safely and staying fit throughout your pregnancy and beyond!

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how to save money while pregnant: *Out on a Limb* Hannah Bonam-Young, 2024-06-04 A hot one-night stand—and an unexpected pregnancy—lead a young woman to someone she can depend on, from the viral TikTok author of *Next of Kin* and *Next to You*. “A beautiful love story, full of joy from beginning to end!”—New York Times bestselling author Sarah Adams AN ELLE BEST BOOK OF THE YEAR Winnifred “Win” McNulty has always been wildly independent and not one to be coddled for her limb difference. Win has spent most of her life trying to prove that she can do it all on her own. With some minor adjustments, she’s done just fine. Hooking up at a costume party with the incredibly charming Bo changes everything. Win finds herself pregnant—and decides to keep the baby. While Bo is surprisingly elated to step up to the plate, Win is unsure of whether she can handle this new challenge. Together, Win and Bo decide to get to know one another as friends and nothing more while they embark on this parenting journey together. But, as they both should know by now, life rarely goes according to plan.

how to save money while pregnant: *The Everything Getting Pregnant Book* Robin Elise Weiss, 2004-03-08 For many couples, getting pregnant can be a harrowing and emotionally draining experience. In fact, one in every six couples of childbearing age has a problem conceiving. The *Everything Getting Pregnant Book* is a one-of-a-kind fertility book that outlines the steps to follow when planning for a pregnancy, such as discontinuing birth control methods, exercising, and eating well. This exhaustively researched guide also provides explanations of a wide-range of fertility treatments available today, what they entail, and their success rates - allowing parents to choose their treatment wisely. The *Everything Getting Pregnant Book* helps readers understand: Assisted Reproductive Technology Fertility surgery Low-tech fertility aids Male and female factor infertility Medication therapy Menstrual cycle basics Whether couples are thinking about pregnancy and want to plan ahead or are already trying and have not yet met with success, The *Everything Getting Pregnant Book* will have them getting up for 3 A.M. feedings in no time.

how to save money while pregnant: *Pregnancy And Birth In Portugal: A British Expats Guide To Having A Baby In The Algarve* Sam Milner, 2017-04-20 After the author had her first son in England in 2001 she was about to have her daughter in Portugal in 2014. Not only had it been such a long time since she had last experienced pregnancy she was doing so in a foreign country. This ebook documents the story of Sam Milner having a baby in Portugal. From first doctors visit right through the experience of having the baby in a Portuguese hospital the whole lot is covered! If you are pregnant and live in Portugal and are worried about what it would be like then I suggest you read this! Search Terms: how to have a baby in portugal, pregnancy abroad, having a baby in the algarve, giving birth in portugal, pregnancy in portugal, giving birth in the algarve, pregnancy in the algarve

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how to save money while pregnant: How to Win at Shopping David Zyla, Eila Mell, 2015-01-27 A book worth its weight in gold—or what one charges on a gold card. Written by two fashion experts with deep experience in fashion shopping and styling, *How to Win at Shopping* is perfect for the woman who loves to shop—there is priceless information on every page. And perfect for the woman who hates to shop—here's the game plan to make it work. And for both, hundreds of ways to save money, time, and aggravation. Page after page is filled with knowledgeable insider tips, the hows and whys of shopping smart: Always beware of prices in carpeted areas of a store. Three-quarter sleeves are always flattering. Sometimes, for certain items like T-shirts or knits, it makes sense to shop in the boys' department. For shoes, the best toe shape will always match your best neckline. Never shop in a hurry. When approaching a rack of clothing, always start with color. Always sit down when trying on clothing. There are style basics, like how to find the perfect pair of jeans. Money-saving tips, like why never to open a store credit card. Shopping rules, like leave your jewelry at home when shopping. Plus tips for shopping online, in thrift stores, and around the holidays. And throughout, separate lists, like the 15 secrets of finding clothes that make you look ten pounds thinner; the seven things a tailor can do—and six things a tailor can't; and the top ten wardrobe staples.

how to save money while pregnant: Great Expectations Sandy Jones, Marcie Jones, 2004 Highly praised by expectant parents and childbirth educators alike, this comprehensive pregnancy reference (704 pages) is specifically designed for today's hurried moms (and dads) for getting them through pregnancy and early baby care. Numerous navigation aides in the volume help parents to rapidly access critical information. The beautifully-illustrated, *Your Pregnancy Week-by-Week* section details every body change for both Mom and Baby for nine months with hundreds of timely coping tips. The *Managing Your Pregnancy* section includes: strategies for planning maternity leave; exercise guidelines; what to eat and what to avoid; safe and unsafe medications; and how to locate the best childcare and pediatricians. The illustrated *Baby Gear Guide* warns about unsafe products and offers solid, research-based facts for choosing the safest car seats, cribs, soft carriers, baby diapers and clothing. *Your Guide to Giving Birth* is the most up-to-date labor and birth resource available to parents today. Based on brand-new medical evidence, it helps families to realistically plan for labor and delivery, including detailed you are there descriptions for every major intervention and medication they're likely to encounter -- such as epidurals, inductions and cesarean sections. *You and Your Baby* presents a complete guide for the first six months of life after birth. There's mom-friendly advice for post-birth recovery, and baby-sensitive care strategies for feeding, bathing, diapering, soothing and helping a baby to sleep. The book's *Resource Guide* lists over 100 of the best Internet sites for parents. The comprehensive *Pregnancy Dictionary* translates 200-plus pregnancy and medical terms into easy-to-understand lay language. I have this book as well as *What to Expect When Expecting*, and I find this book to be so much better as it gives a week to week breakdown of what is happening to both mom and baby. I pick up this book each week as my pregnancy progresses and even though not every issue listed in each week's summary necessarily happens to me, it's good to know what I 'could' expect. I would highly recommend this book to any

expecting mom! -- Cynthia, an expectant mother If you are searching for one book for your pregnancy or for that one book to refer all of your expectant clients to, this book is by far the greatest achievement in childbirth education reading material! Sandy Jones and her daughter Marcie Jones have included absolutely everything an expectant woman and her family needs to know. This book should be on everyone's recommended reading list--Connie Livingston, BS, RN, FACCE (Dona), CCE, CLD, birthsource.com Great Expectations is the perfect resource for moms-to-be. Sandy and Marcie Jones speak to the expectant mother of today in a friendly, approachable tone, and present their thorough information in a way that's great for both quick look-ups, and in-depth reading.--Stacia Ragolia, VP, Community & Parenting, iVillage.com Accurate, comprehensive, empowering, and current. I see this as being the new Dr. Spock for pregnancy...This is definitely a book I will recommend to my clients who are planning a pregnancy or currently pregnant.--Cherie C. Binns, RN, BS, MSCN

how to save money while pregnant: How to Begin Your New Path (Collection) Farnoosh Torabi, Lynn O'Shaughnessy, 2013-08-22 In Be Money Smart , personal finance expert and media star Farnoosh Torabi shows readers how to develop the mindset, discipline, and attitude needed to build a strong financial foundation no matter what stage of life you are in. Whether you're starting out or starting over, you can grow wealth and make smart money choices that will bring financial security and well-being. Torabi shows readers how to build a healthy view of money, investing, wealth, and aspirations... how to map out a plan that matches their needs and goals... and put that plan into action! Torabi shows how to stop agonizing and start organizing... become your own biggest money advocate... assert yourself to stop getting ripped off by financial institutions... make your money count... build momentum... embrace an entrepreneurial spirit... get where you want to go! The second edition of The College Solution , which contains approximately 90% new material, is aimed at helping parents and teenagers become empowered consumers as they navigate through the college process. Billions of dollars are available to pay for college, but not everybody gets their share. It's not always the families with the brightest students or the parents who are struggling financially who receive the most money. The College Solution shares the secrets of how you can capture some of this money for your own family. The book provides advice on such topics as financial aid, merit scholarships, athletic scholarships, admission hooks, the important differences between colleges and universities, college rankings, the best student loans and the latest online tools to evaluate the generosity of schools.

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operations between late 1987 and early 1990, playing a crucial role in the defeat of an unjust system. In *Voices from the Underground*, eighteen members of the AKD give accounts of their involvement in the armed struggle. The book traces their varying journeys into MK, via student activism, trade unions, religious organisations and UDF politics. It details their training in Angola, Botswana, Tanzania, Cuba and South Africa, and their experiences of detention and interrogation. Members recall the stresses of couriering arms and explosives across police roadblocks, hiding in safe houses and evading capture. They talk about the operations they executed, the measures they took to avoid civilian casualties, and their responses to security breaches and the deaths of comrades in the line of duty. Above all, this is a book about people, showing the effects of apartheid on their lives, their reasons for joining the armed struggle, the challenges of surviving in the underground while raising children, and their experiences of returning to civilian life or, in some cases, integrating into the SANDF. *Voices from the Underground* gives a human face to ordinary people who took up arms to fight a violent state for the freedom of all South Africans.

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