

# The cost of raising your child

## How much maintenance will your child need?



These sheets can help you start thinking about the things you want to include in your private agreement.

The things your child needs will depend on their age, so the items listed are just suggestions to help you make a start. They may cover things you don't want to be in your agreement and there may well be things you want to add.

Think about the cost of each item and then note down the cost to mum and the cost to dad. Then work out the maintenance contribution that will be made. This might be as simple as splitting the difference or you may want to vary it according to the amount of money you each earn.

## Baby – Day-to-day items

	Mum	Dad	Maintenance Contribution
<b>Food</b> – Agree an amount for each of your baby's meals and then work out how many mealtimes you will each be providing for your baby.			
<b>Nappies</b> – Work out how many nappies your baby needs each week and then think about how many you will each need for the time that your baby is with you.			
<b>Childcare</b> – Will either of you need to pay for childcare? This can be expensive.			
<b>Clothing</b> – Think about your baby's clothing needs. Some parents choose to have sets of clothing at each house whilst others prefer to share. Think about your own circumstances and decide which will be best for you and your baby.			
<b>Toiletries and medicines</b> – It's important that you have all of the necessary toiletries and medicines to keep your baby healthy and happy. Decide which ones will travel with your baby and which need to be held permanently in each house.			
<b>Toys, books and other play items</b> – The cost of play things for babies need not be high, but make sure that your child has enough toys. Remember, it's important that your baby's favourite thing, a teddy or soft blanket for example, is with your baby wherever they are.			
<b>Other</b> (list any other items that you feel you want to include)			

## Baby – Larger items

As well as the day-to-day costs of bringing up a baby, there are a range of other costs that you will need to think about. If your relationship is fairly cooperative, many of the items listed here, such as buggies and car seats, may be shared. However, this isn't possible in all cases or with all items, and it is important to make sure that your baby has everything that they need whether they are with mum or dad.

You may also want to include other items in your agreement such as savings for their future, and holidays.

	Mum	Dad	Maintenance Contribution
Cot or crib			
Bedding			
Pram, pushchair or buggy			
Car seat			
High chair			
Baby monitor			
Changing equipment			
Feeding equipment			
Bathing equipment			
Other (list any other items that you feel are important)			

## Younger child – Day-to-day items

	Mum	Dad	Maintenance Contribution
<b>Food</b> – Work out how many mealtimes you will each be providing for your child and the kinds of meals you have agreed to provide. It can be a good idea to work out and agree a set amount for each of the main meals of the day.			
<b>Childcare</b> – Will either of you need to pay for childcare such as after school clubs? This can be an expensive item.			
<b>Clothing</b> – Think about your child's clothing needs. Some parents choose to have two sets of clothing but others prefer to share. You might need to include school uniform, sports kits etc. Think about your own circumstances and decide which will be best for you and your child.			
<b>Toiletries and medicines</b> – It's important that you have all of the necessary toiletries and medicines to keep your child healthy and happy. Decide which ones will travel with your child and which need to be held permanently in each house.			
<b>Toys, books and other play items</b> – It's important for your child to have the things that they need whether they are with mum or dad. Your child may be able to take larger toys, such as computer laptops or bikes, between homes.			
<b>Travel</b> – Think about any travel costs your child may have such as getting to school and clubs.			
<b>Activities</b> – Lots of children take part in a range of activities such as swimming, dance or music lessons, football and other outdoor clubs or youth clubs.			
<b>Other</b> – (list any other items that you feel you want to include such as haircuts or trips out with friends)			

## Younger child – Larger items

As well as the day-to-day costs of bringing up a child, there are a range of other costs that you will need to think about. If your relationship is fairly co operative, many of the items listed here may be shared. However, this isn't possible in all cases or with all items and it is important to make sure that your child has everything that they need whether they are with mum or dad. You may also want to include other items in your agreement such as savings for their future, and holidays.

	Mum	Dad	Maintenance Contribution
School trips			
Computer			
Bike			
Other (list any other items that you feel are important)			

## Older child and teens – Day-to-day items

	Mum	Dad	Maintenance Contribution
<b>Food</b> - Work out how many mealtimes you will each be providing for your child and the kinds of meals you have agreed to provide. It can be a good idea to work out and agree a set amount for each of the main meals of the day.			
<b>Clothing</b> – Think about your child’s clothing needs. Some parents choose to have two sets of clothing while others prefer to share. You might need to include school uniform, sports kits etc. Think about your own circumstances and decide what will be best for you and your child. Older children will often want more expensive clothes – try to agree how you will deal with this.			
<b>Toiletries and medicines</b> – Older children and teens will need hygiene products. Girls will usually want beauty products and older boys will need shaving equipment.			
<b>Entertainment</b> – Think about the costs of things such as magazines, trips to the cinema, meals in town with friends, DVDs and MP3 downloads			
<b>Travel</b> – Think about any costs your child may have such as getting to school or college and other regular activities.			
<b>Other</b> (list any other items that you feel you want to include such as haircuts or trips out with friends)			

## Older child and teens – Larger items

As well as the day-to-day costs, there are a range of other costs that you will need to think about. If your relationship is fairly cooperative, many of the items listed below may be shared. However this isn't possible in all cases or with all items, and it is important to make sure that your child has everything they need, whether they are with mum or dad.

You may also want to include other items in your agreement such as savings for their future, and holidays.

	Mum	Dad	Maintenance Contribution
School trips			
Computer			
Bike			
Mobile phone			
Other (list any other items that you feel are important)			