

FINANCIAL WELLNESS IN THE PRECONCEPTION PERIOD

WHY IS FINANCIAL WELLNESS IMPORTANT?

Preparing for pregnancy involves more than supporting your physical and mental health. It can also include planning for your financial well-being. Pregnancy and early parenthood often bring new expenses – from prenatal care and delivery costs, to child care and additional everyday expenses. While all journeys are different, understanding these potential costs can help families and individuals prepare for the future.

IN NORTH CAROLINA...



**CHILDBIRTH COSTS
\$11,000
ON AVERAGE**



**CHILDCARE COSTS AN
AVERAGE OF \$12.3K
ANNUALLY**



**IN-STATE COLLEGE
TUITION COSTS
\$7K-\$9K ANNUALLY**

Birth appointments and childcare often cost **more** than college each year.



HOW CAN I BEGIN SAVING FOR A FUTURE PREGNANCY?

Planning ahead financially can help reduce stress during pregnancy and after your baby arrives. There is no “right” way to plan, but taking simple steps over time can help build confidence and financial stability. Even small savings overtime can make a large impact!

Consider these steps when planning for a pregnancy:

- **Start where you can.** If you’re able, consider setting aside a small amount of money each month in a savings account. Even a few dollars can add up over time.

- **Review your health insurance.** Learn about your coverage for preconception and prenatal care, labor and delivery, postpartum care, newborn services, and childcare.
- **Research child care options early.** Understanding associated costs and waitlists can help you plan ahead and reduce stress postpartum.
- **Continue building emergency savings.** The preconception and interconception periods are great times to build emergency funds. Small contributions overtime can provide a cushion for unexpected expenses. Set a goal to save enough to cover 6 months of normal expenses.
- **Seek financial guidance if needed.** Community organizations, nonprofit financial counselors, bank programs, and employer benefits may offer budgeting and other financial planning resources.
- **Understand your parental leave benefits.** Reviewing employer's leave policies for birthing persons and supporting partners can assist in planning for any changes in household income during the pregnancy and postpartum period.

Financial wellness looks different for every family and individual. Small, intentional steps, can help support the health of individuals and families throughout their reproductive journey.

JULY GRANT HIGHLIGHT

July 2026 marked the second month of our new grant cycle!

This month, grant staff traveled to Hoke County Health Department to share resources with department staff and community members about preconception health & reproductive life planning.



If your agency is interested in having the Ready for Life Grant Team table at your clinic, please email acrawford@marchofdimes.org.

The Ready for Life **Community Health Champions program** is recruiting a new cohort preconception health champions for a Fall 2026.

This program is open to individuals in North Carolina Perinatal Care Regions 2, 5, & 6 and provides up to \$500 in compensation among program completion.

For more information and to sign up for our Fall Cohort, click [HERE](#) or email ssandhir@marchofdimes.org