

WealthPulse — Baby & New Family Budget Planner

■ **Viewing on mobile?** This PDF shows you the full spreadsheet layout. To use it interactively, open the .xlsx file in **Microsoft Excel** on a computer or upload it to **Google Sheets** (free at sheets.google.com). All formulas, calculations, and charts work in both.

What This Spreadsheet Does

Built specifically for new and expecting parents. Covers every baby expense category (diapers, formula, childcare, pediatrician), alongside all household expenses, so you can see your complete family financial picture in one place.

Blue cells = your inputs (type here)

Green cells = auto-calculated (don't edit)

BUDGET OVERVIEW — All Categories

Category Group	Sample Items	Monthly Budget Range
INCOME	Both parents' take-home, benefits, WIC	\$3,000 – \$10,000+
HOUSING	Rent/mortgage, utilities, internet	\$900 – \$2,500
BABY ESSENTIALS	Diapers, wipes, formula, clothes	\$200 – \$600
CHILDCARE	Daycare, babysitter, 529 savings	\$0 – \$2,000
MEDICAL / HEALTH	Insurance, pediatrician, life insurance	\$200 – \$800
FOOD & HOUSEHOLD	Groceries, dining, supplies	\$400 – \$900
TRANSPORTATION	Car payment, insurance, gas	\$200 – \$700
SAVINGS & DEBT	Emergency fund, retirement, debt payments	\$100 – \$500
PERSONAL & MISC	Self-care, clothing, entertainment, buffer	\$100 – \$400

BABY ESSENTIALS — Detailed Preview

Item	Monthly Budget	Actual Spent	Over/Under
Diapers (newborn ~\$80, older ~\$60)	\$80.00		
Wipes	\$20.00		
Formula (if not breastfeeding)	\$160.00		
Baby Food (starts ~6 months)	\$0.00		
Baby Clothes (size changes fast)	\$60.00		
Nursery Supplies & Gear	\$100.00		
Baby Monitor & Safety Items	\$20.00		
Toys & Developmental Items	\$30.00		
TOTAL BABY ESSENTIALS	\$470.00	AUTO	AUTO

- Don't forget LIFE INSURANCE — with a new baby, this is critical. Term life is very affordable.
- Formula costs \$150-200/month if not breastfeeding — factor this in from day one.
- Daycare costs \$800-2,000/month depending on your area. Research waitlists early.
- Start a 529 college savings plan at birth — even \$25/month compounds significantly.