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You Want to be a Stay-At-Home Parent

By Roger Sorensen

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The subject of stay-at-home parenting is touchy, and emotionally tangled up in a maelstrom of emotion, advertising, society pressure, culture demands, and personal beliefs. When you have a mixture of that many ingredients swirling around, the result is likely to be a mess unless both parents are in agreement.

One resource for current stay-at-home and those who want more information go on the Internet to www.athomeparent.com. There are other sites out there, I happen to think this one is a good resource. I'll start by examining the reason why many people struggle with the decisions around one parent staying home with their children or both parents working and placing the child in daycare. I would like to point out that due to limitations on the size of this article there is much material and many factors that will not be covered here.

This list of statements showcases reasons both parents work today. Unfortunately, many parents face this kind of pressure and a hundred more after the birth of their first, second, third or even fourth child. How many of these can you agree with?

- A. You come from a home where both parents work.
- B. You want your child to have more material objects than you grew up with.
- C. All of your friends with children are working.
- D. Your spouse says you have to work to support the family.
- E. Friends and family ask what you will do all day if you stay at home.

Being a parent is a 24 hour a day, 7 day a week job. You will always be on call for your child, ready to comfort, feed, clothe, praise, encourage and love every time your child needs you. While working these long hours, you will receive no paycheck, no health insurance benefits, and no office conversations. You will soon learn that deadlines are for doctor visits, play dates, cups of coffee with other stay-at-home parents, and after school activities.

Why do millions of otherwise perfectly normal, sane, career track minded women (or men because the number of stay-at-home dads is growing), the majority of whom are women, suddenly put the career on hold for years and take on a full time job like I described? Where is the sense in subjecting yourself to the endless hours of lost sleep, deprived personal time, and the emotional roller coaster ride of being

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an always-on-duty parent living with your child?

It could be that these people have decided that money can not buy the benefits they receive by being with their child. During the years before school, their child will learn to walk, to talk, to count, to read, hop, skip, jump and climb. This once helpless baby will stretch out and grow bigger, exploring the world at every step. A step a parent helped them take; a world the parent is showing them. Staying at home with your baby is committing yourself to raising a future adult.

Or, perhaps a couple has calculated how much it really costs to have both parents working and decided the money was not worth the hassle of working and emotional stress of leaving their child to be raised by somebody else. Have you sat down with a pencil and calculator to find out just how much money that second working spouse brings home?

Allow me to use Sandy (not her real name) as an example: She and her husband Paul have sat down to decide if it was economically feasible for her to stay home after the birth of their second child. They

wrote out a list of expenses associated with her working. The major costs include:

1. Personal Appearance - gently used or brand new quality clothing was bought frequently to maintain a good image at the office, some required dry cleaning and then she had a need for makeup and beauty products she wouldn't normally wear except to work
2. Transportation - a second vehicle requires payments, insurance premiums, license plates, taxes, the occasional repair and plenty of fuel
3. Food - Sandy often ate at the corner food shop just down from her work
4. Daycare - since Sandy and her husband were both working during the day, the baby would have to be placed with a daycare, their first child was already in school
5. Taxes - this was a major hit to Sandy's paycheck

The surprising thing to Sandy was the cost of the little things. Morning coffee, afternoon soda pop, a quick spin through a fast food joint to bring home supper, these and a dozen more ways to spend a dollar here and a dollar there added up.

When this typical middle class family deducted all the costs of having both spouses working, they were shocked to discover that Sandy was contributing only a third of her \$14 an hour pre-tax earnings to the family. This amounted to only \$4.5 an hour, or barely \$36 a day to the family Spendable income. That amount calculates into \$180 a week and \$9000 a year.

Each family unit is different and you may decide that the money is worth the effort of leaving home to work everyday. There is no right and wrong answer as we traditionally think of right and wrong.

Instead, I prefer to think of it as being a best and O.K. answer.

When thinking about adding \$9000 a year to your family income, you must also consider the intangible costs for earning that money. Intangibles are the things that will cost you something, but are not measurable in terms of money.

Working parents miss most of the child's firsts - first word, first step, first dirty diaper, first funny face, first four years. These things do not provide money, but they do give you sweet and kind memories to take with you through the troublesome teen years.

Being away from your child 40 - 50 hours a week and missing this kind of stuff is considered the emotional cost of being a working parent. When a child is at home with her mother or father, they will be learning about life from someone who loves them more than any outsider. Children are great imitators, and who can be a better role model than a parent?

Considering her career as a Customer Service Manager, Sandy knew she was topped out in both

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earnings and responsibility. Based on that, and her family's finances, she decided to stay home when the baby was born. She and her husband worked up a Spending Plan and figured out areas where Sandy could decrease costs, like making home made meals and taking the time to find the best prices for things.

So assuming that you, as a parent who would like to stay home with your child, what steps should you take?

1. Take some serious time to talk with each other about this decision. Reducing your standard of living to fit within a single income can be difficult, and if both of you are not together on this, it will fail and the stress on your family could be catastrophic.
2. Plan what the two of you would like the future to be like. Write down your ideas, you know, live on one income, save for the future, pay off debt, enjoy being able to nurture your child at home during the early years, find a part-time job after your child goes to school. Write these plans on paper and hang them on your refrigerator door. Why the fridge? It is the only place in your house you are guaranteed to see them more than once a day.
3. If you have a time period of 2 - 4 months time before you will be ready to stop working, create a Spending Plan right away. This will allow you time to adjust to living on one income and make

necessary adjustments to your spending levels such as cutting back on entertainment, or reducing monthly payments for little used services, etc.

4. The parent who will be staying home should prepare themselves for the change if they have been working. Start making contact with other stay-at-home parents, talk with your friends about your decision so they will not be giving your grief after the change occurs.
5. Keep clear communications open with your spouse, to make sure the two of you are in agreement.

Making the decision to leave the work force and stay home with your child can be daunting. If you prepare for it like you would for any other lifestyle change, this decision can work out well for everyone in your family.

Roger Sorensen is a Financial Author and Speaker, and the editor of Money Basics, a monthly personal finance newsletter found online at www.brighterfutures.com. After filling in his own debt pit equal to 150% of his annual income, Roger has turned the experience into Brighter Futures, a Financial Literacy company. "There is hope for you, no matter how large your debt load might be."

My Teenaged Parents

By Phyllis Staff

Frankly, as a single parent of young children, I struggled. But, as the single parent of teenagers, I stunk! Faced with the reality of children who could (and did) do whatever they really, really wanted to do, I was often baffled.

Functioning as the caregiver of two adult parents, I again find myself baffled. But I am sure of one thing — It's no wonder many caregivers die before the elders they care for! They simply wear out!

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Consider this recent exchange:

ME: "How is that new medication working?"
PARENT: "It doesn't work. I still feel sick."
ME: "OK, call the doctor and tell him."
PARENT: "I can't. He doesn't answer calls on the weekend."
ME: "Well, someone does."
PARENT: "No, they just tell me to go to the emergency room."
ME: "OK, call the doctor's office on Monday."
PARENT: "Well, he doesn't have anything better to offer."
ME: "How do you know?"
PARENT: "He never does."
ME: "Well, call anyway, OK?"
PARENT: "He doesn't pay any attention to me."
ME: "He can't help if he doesn't know you're still sick. So, call, OK?"
PARENT: mumbles something unintelligible.
ME on MONDAY: "Did you call the doctor?"
PARENT: "No, I'm feeling better today."
ME: "Well, how about I go to the doctor with you?"
PARENT: "No, I'm not a child. And I don't want you treating me like one!"

I've run headlong into these issues more and more often of late. It's enough to drive you to drink – or whatever it is you do to deal with unending frustration. After all, these are my parents – and they are adults. . .or at least they used to be.

Could I get help? You can guess the answer! Something about hell freezing over.

I'm not about to win this battle, but I could use a friend during some of the more serious skirmishes. Here are a few things that could really lift my spirits:

Come over. Don't send flowers. They're just something else to take care of. But a home-cooked meal would be great.

Stay and serve it. Even greater!

Call often. Not me, my parents. Give them someone else to vent to.

Be a chauffer. Take them to the doctor, to shop, whatever. Just take them off my hands for a little while.

Start a "Caregiver's Day Out" at your church, synagogue or temple. Give me a break – just a few hours would be wonderful.

Suggest a companion from the Senior Corps. These retired adults spend 10–20 hours each week being a companion to shut-ins. If you're retired, consider becoming one yourself.

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Lobby your Representatives and Senators for more funding for Adult Day Care Centers. The nearest one to me is 45 miles away and does not provide transportation.

Some people believe that life is a school with lessons for each of us. If so, my lesson is patience. I know I have to grow it for myself. . .but, please, rally round in the meanwhile. My patience cells are still infants!

Phyllis Staff, Ph.D. – Phyllis Staff is an experimental psychologist and the CEO of The Best Is Yet.Net, an internet company that helps seniors and caregivers find trustworthy residential care. She is the author of *How to Find Great Senior Housing: A Roadmap for Elders and Those Who Love Them*. She is also the daughter of a victim of Alzheimer's disease. Visit the author's web site at

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