

Having a Baby

Just getting started with Trustworthy? Using the Family Operating System® is a secure and easy way to organize and share important information with your trusted inner circle. Taking these steps will help you get the most out of your experience, so you'll feel relaxed and in control.

Step 1

Emotionally prepare for a new baby.

Being a new parent may feel overwhelming or difficult at times. Building a community of other parents and communicating with your partner will make a big difference.

Tip: Postpartum depression is a common complication of childbirth. Know the symptoms so you can get support if you need it.

Step 2

Commit to a healthy lifestyle.

Get clear about your reasons for becoming a parent. Before your baby arrives, commit to some healthy habits – quit smoking, find ways to cope with stress, and talk to your doctor about managing any ongoing medical issues like hypertension.

Step 3

Get your finances in order.

Assess your budget and emergency savings. Choose the type of childcare you'll use once your baby arrives so you can prepare for the cost.

Step 4

Expand your insurance.

Add your baby to your health plan. Consider life insurance as well. Term life insurance is the simplest option. It doesn't build cash value, but in the event of your death, your family will receive a tax-free sum of money.

Trustworthy can help you track all your family's Insurance information. Automatic reminders will alert you to expiration dates or when it's time for a policy review.

Step 5

Set up a college fund.

A professional financial advisor can help you understand which fund is the best fit for you:

- 529 Education Savings Plan
- UGMA/UTMA (Uniform Gift to Minors Act/Uniform Transfer to Minors Act) account
- Coverdell Education Savings Account (ESA)

Tip: Your financial planner will need to review your financial documents to know how best to help you. Upload them to Trustworthy, then invite your planner to securely view them.

Step 6

Baby-proof your home.

Potential safety issues can be prevented when you take steps like mounting furniture to the wall, padding sharp furniture edges, covering electrical outlets and radiators, and using cabinet locks to keep cleaning supplies and medications out of reach.

Step 7

Gather the important documents every parent needs.

Prepare to fill out some paperwork! You'll need to apply for, and keep track of, your baby's:

- Birth certificate
- Social security card
- Vaccination records

Trustworthy is the only platform that offers a centralized view of your family's essential information. Sync between devices so you can instantly access what you need, and do so with peace of mind. We're the only online service that exceeds industry standards for security and privacy.

Step 8

Prepare your will.

Make sure your child will be cared for in the event of your death. A guardianship letter specifies who will raise them. A letter of instruction can detail your specific wishes for their upbringing.

Blending families? Trustworthy offers multi-household access, so you can connect with an unlimited number of family members from your account.