

Rest



Bump it up!

Planning for the
financial wellbeing of
your growing family.

Planning to start a family is one of the most life-changing and exciting decisions you may make. It can also mean big changes to your finances – now and in the future.

There is often a lot to do when you're planning for a family, and bumping your finances higher up your priority list can help you get everything in tip-top shape before your baby arrives.

Making a plan for your super, preparing a household budget, figuring out how you'll share the load as a couple, organising insurance and guardianship, and planning your return to work are some things you might like to consider when you're getting organised.

These tips and tools can help you plan for the financial wellbeing of your growing family.

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Bump In Early

Helping to grow your
super before starting
a family



When you're thinking about starting a family, retirement is likely a long way off and you may have more immediate financial concerns like the household budget or managing the cost of childcare.

But here's the thing: getting your super in the best possible shape now can set you on a path to building a more secure future.

For women, this can be especially important as many Aussie women in their early 60s retire with a lot less super than Aussie men the same age - about 28% less or almost \$60,000, according to research by **KPMG**¹. This is often referred to as the 'super gap' and it has a lot to do with caring responsibilities that lead to time off work, with Aussie women taking an average of four career breaks throughout their working life².

¹ KPMG, '[The Gender Super Gap: Addressing the Options](#)', August 2021.

² Rest and Lonergan Research, '[Making a Break Research](#)', October 2017.

Likewise, when anyone takes time away from work – whether to look after children or elderly parents, study or travel – your earnings might be affected and this in turn could impact your employer’s contributions to your super.

Here are some practical tips to consider for your super when you’re thinking about growing your family.

Considering your super account/s

Do you have as many super accounts as you’ve had jobs? You’re certainly not alone – around three million Australians have more than one super account³.

Keeping all your super in one place could mean that you’ll be paying fewer sets of admin and insurance fees⁴, as well as less time spent on managing your accounts (and we all know that less life admin means more time to spend on things that matter).

However, before combining your super into one account, it’s important to know that depending on which fund you choose, there might be some risks involved (such as losing benefits in your insurance cover, reduced investment performance or a change in fees). If you’re considering consolidating your super, it’s always a good idea to compare all your options and consider what’s right for you. Make sure your other fund(s) know about any contributions you intend to claim a tax deduction for

³ Australian Taxation Office, Super accounts data overview, 30 June 2022.

⁴ <https://rest.com.au/tools-advice/tools/find-or-combine-your-super/lost-super#>

before combining. If you have any questions, speak to a licensed financial adviser or visit the [ASIC MoneySmart website](#) for more information.

Reviewing your options

How you choose to invest your super now can impact the lifestyle you might support when your family is grown up and you're ready for retirement.

When someone first joins Rest Super, we'll typically invest their super in the Core Strategy investment option⁵. Because retirement is likely still some way off and you have more time to ride out the highs and lows of investment, choosing a growth option that aims for higher returns over the long term could be an ideal choice for you.

Use our [Investment Choice Solution](#) for help with your investment choices or speak to a professional Rest Adviser⁶.

Considering making voluntary contributions

Making top-up contributions (that is, adding to your super balance)



⁵ <https://rest.com.au/member/investments/super-options>

⁶ <https://rest.com.au/tools-advice/advice>

throughout your working life can be one way to try to grow your super, particularly when you're working part-time or taking time out of the paid workforce.

The good news is every little bit could make a difference. Skipping one takeaway coffee or lunch out a week and putting the money in super could increase your retirement savings over time, according to our [**Small change, big savings calculator**](#)⁷.

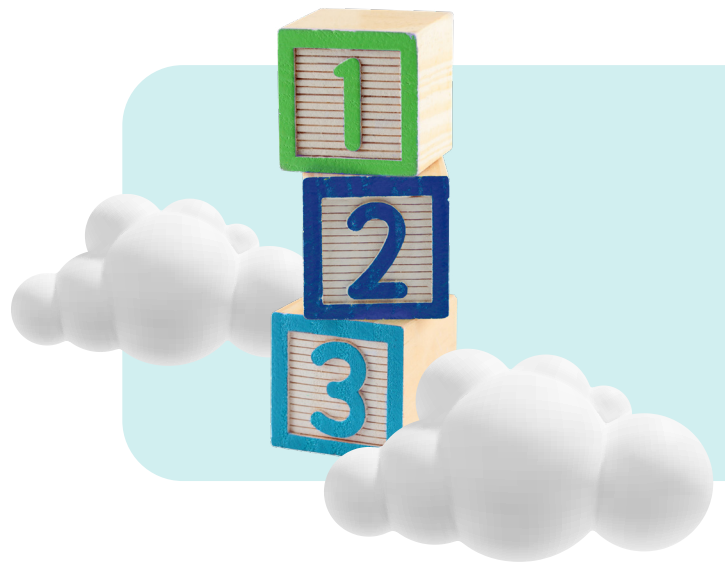
This is partly due to the magic of compound interest as you can earn interest on both your super balance and then on any interest you earn on that balance⁸. This means that the more money you have in your super earlier in your working life, the more you'll benefit from compound interest.

What's more, if you contribute after-tax money to your super, you might be eligible for a [**government co-contribution**](#) where the government may also contribute to your super (up to a maximum amount of \$500). If you'd like to know more, or see the full list of eligibility criteria, it's all on the [**ATO website**](#).

Of course, it's always important to consider if making a contribution is right for you and your circumstances, as once money goes into super, it is no longer easily accessible. Our [**Rest advisers**](#) are always on hand to give you more information on which contributions are best for you.

⁷ <https://rest.com.au/super/manage-my-super/grow-my-super>

⁸ <https://rest.com.au/tools-advice/learning-centre/super-tips/what-is-super>



Speaking with your employer

Keen to put more of your income into super before you go on parental leave or after you return to work? This is called **'salary sacrifice'**.

To do this, ask your employer to pay part of your pre-tax salary into your super account⁹ in addition to your regular Super Guarantee amount (currently 10.5%¹⁰). This means that you'll take home a little less each week to help bump up your super balance. The perks are that you may pay less tax on salary sacrifice contributions compared to your normal income tax rate, which means more money squirrelled away for retirement.

When you're thinking about planning a family, super might not be top of your to-do list, but using simple strategies to grow your retirement savings when your family is young might make a big difference to your super balance when they're all grown up.

⁹ Money Smart, Super contributions, <https://moneysmart.gov.au/grow-your-super/super-contributions>

¹⁰ As of 1 July 2022



Your next step: Speak to a professional Rest Adviser to get expert advice on your super and achieve your best possible retirement.



Book a call with a professional Rest Adviser today.





Budgeting For The Bump

Preparing financially
for having a baby



Preparing a nest egg for the first months and years of your baby's life can be less instinctive than the desire to raise a child, but it can be important for your family's long-term wellbeing.

From nappies to baby clothes, there will be new expenses to include in your budget, and your income might drop if you take time off from work. With a little bit of planning, and perhaps some adjustments to your spending, you can manage these changes and keep a lid on your budget.

Here are some tips for preparing your budget for a new addition to the family, from understanding what comes in (such as parental leave payments) to what goes out (your expenses), and what happens to your super when you're caring for bub.

Calculating your parental leave payments

Taking time away from work to care for your growing family doesn't necessarily mean you won't have any money coming in. Depending on your situation, you may be eligible for Parental Leave Pay, where you receive the national minimum wage for 18 weeks¹¹. Or you might be eligible for two weeks' Dad and Partner Pay¹².

There are other government payments for eligible families like Family Tax Benefits A and B, Parenting Payment, Newborn Upfront Payment and Newborn Supplement. Some workplaces also have paid parental leave schemes that you may be able to access.

Figuring out what you're eligible for doesn't have to be overwhelming. Check government websites and chat to your workplace – and if you're unsure about anything, don't be afraid to ask questions.

Considering your budget

When it comes to babies and budgets, let's not beat around the bush: little people don't come cheap. There's all the baby gear, and extra health and medical costs – along



¹¹ Find out more about eligibility requirements: Services Australia, [Parental Leave Pay](#), as at 17 November 2022

¹² Find out more about eligibility requirements: Services Australia, [Dad and Partner Pay](#), as at 2 August 2022

with, of course, your regular household expenses. Putting together a baby budget might help you plan ahead and offer some peace of mind.

You might start with buying the basics: nappies, clothes, a cot and bedding, a car seat and a pram¹³. It can be easy to get carried away with other purchases like cute outfits or expensive gadgets, but babies usually need little more than the essentials. Talk to other parents if you're unsure what to buy. You can also use our Baby Gear Checklist for tips. As your baby grows, buying second-hand clothes and toys can be one way to save money – and benefit the environment.



Factoring in medical costs

If you have private health insurance, it can be helpful to check your family's level of cover for obstetrics to understand potential medical costs. Bear in mind that there can be a waiting period for changes to your cover, as well as out-of-pocket costs for things like doctor's appointments and hospital stays.

¹³ Choice, Chris Barnes, [Shopping For Your Baby: Needs vs Wants](#), 30 July 2020

If you don't have private health insurance, many of your family's medical expenses may be at least partly covered by Medicare, but be prepared for some out-of-pocket costs such as for scans, classes or other unexpected medical costs¹⁴. Once your baby arrives, don't forget to add them to your Medicare card.

Understanding what happens with your super

If you're on parental leave, you may not receive super contributions from your employer (unless they have a policy in place), so you could consider making extra voluntary contributions¹⁵.

You can add extra money to your super any time you like (subject to contribution caps) or set up a schedule for regular payments during your parental leave. Thanks to compound interest, even small contributions can have the ability to grow by the time you retire. It's good to always consider your circumstances before making a contribution, as once money goes into your super account, it's no longer easily accessible for other expenses you might have.

¹⁴ Choice, Uta Mihm, [The Cost of Having a Baby – and how to Budget for it](#), 8 October 2020

¹⁵ Services Australia, [Providing Parental Leave Pay](#), 1 July 2022

Starting or growing your family can stretch your finances, but understanding which payments you may receive when you're on parental leave, as well as ways to balance your budget and keep up with your super, can help you navigate the changes.





Rest Adviser, Cara's hack: Don't get caught out by big bills. Put aside a small amount for things like rates and rego each time you or your partner get paid. You can use the Rest budget planner at the end of this guide to add up your big bills so that you know how much to put aside each pay.



Considering making additional super contributions?

Check out our superannuation calculator to see how this could make a difference to your retirement balance



Bump It Up Together

Sharing the parenting load



Over time, we are seeing more and more parents sharing the day-to-day responsibilities of raising their children.

While there's still some way to go to making sure that women aren't bearing most of the mental and physical load of managing life at home, as well as the financial load on their super in the future, we are certainly seeing the dial shift with the rise of the modern-day family.

Before bub arrives, there's a lot that couples can do to prepare financially and lessen the impact on women.

Considering partner contributions to your super

If you take parental leave, you might not receive super contributions while you're on leave. This is one of the reasons it has been found that women in their early sixties, on average, end up with a super balance that's 28% lower than men the same age¹⁶.

However, if your partner is in paid employment, they may be able to put money into your super while you aren't working¹⁷ – and they **may even be eligible** for tax benefits. If you'd like to learn more about spouse contributions (including how to make them as a Rest member) **click here**.

Deciding how you'll cover household expenses

It can take time to adjust to the loss of income that comes with time away from paid employment to care for children. You may realise you need more support from your partner to cover everyday living expenses, from groceries and petrol to phone and utility bills, and this can take some getting used to.

Talking to your partner about how you'll cover household expenses as a couple and your expectations might help to alleviate some worries. Will you set up a joint bank account for all expenses? How much are you both happy

¹⁶ KPMG, '[The Gender Super Gap: Addressing the Options](#)', August 2021.

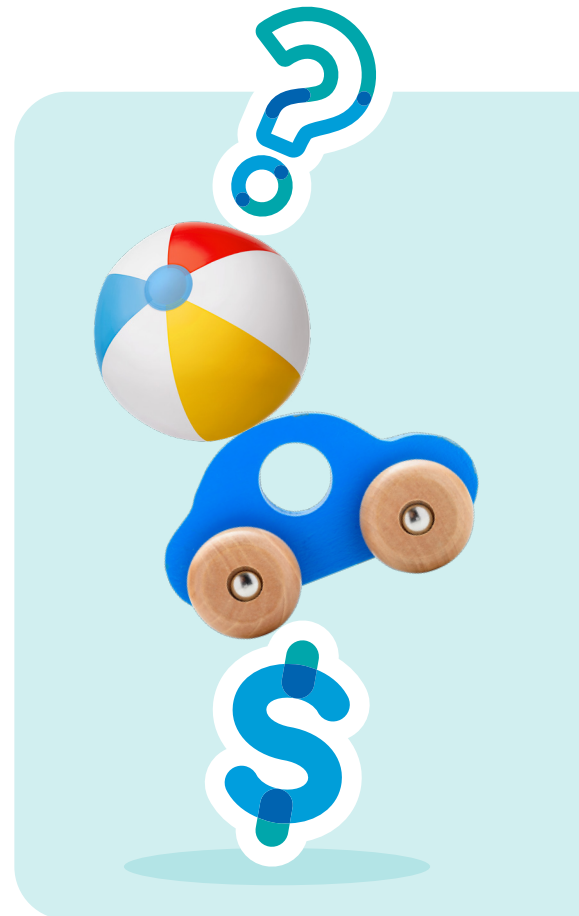
¹⁷ Australian Taxation Office, '[Super-related Tax Offsets](#)', 24 May 2022

to spend on things like groceries and meals out? Will you consider new service providers or shop for brands that are more cost effective?

Figuring out if you'll cut back

Growing your family might mean choosing to forego some spending to make up for loss of income or to cover new baby-related expenses. It can be important to talk to your partner to make sure you're both on the same page about where to cut back and what you're happy to spend money on, especially if your income will be dropping for a while if one or both of you take parental leave.

Perhaps you could each choose one or two expenses to do without for a period, like beauty appointments, sports memberships or streaming subscriptions, or make a joint decision to reduce spending on new clothes or pricey grocery items. Our Baby Budget Tracker (p.34) can help you balance your budget as you welcome a new addition to your family.




Sharing housework and the mental load

It might not seem obvious, but sharing the load at home can have flow-on benefits when you're ready to return to work. Women typically do many more hours of housework than men¹⁸, yet when couples share housework it can give women more time to devote to paid employment¹⁹.

Helpful patterns begin during parental leave. Sharing night feeds, laundry, nappy runs to the supermarket and all the domestic chores that come with having a baby can prepare you for a time when you're both working and someone won't be home all day to attend to them.

This approach also means the mental load of raising a child, along with all the worry that it can bring, can be better shared, too.



From the financial impact of parental leave to the mental load of raising a family, having a baby can be a big change for your relationship. Working together can help you navigate and thrive during the transition and beyond.

¹⁸ The Conversation, Leah Ruppanner, '[Yet again, the census shows women are doing more housework. Now is the time to invest in interventions](#)', 28 June 2022

¹⁹ -Workplace Gender Equality Agency (Australian Government), '[Unpaid care work and the labour market Insight Paper](#)', 9 November 2016

-OECD Development Centre, '[Unpaid Care Work: The missing link in the analysis of gender gaps in labour outcomes](#)', December 2014

-McKinsey Global Institute, '[COVID-19 and Gender Equality: Countering the Regressive Effects](#)', 15 July 2020



Considering making additional super contributions?

Check out our [superannuation calculator](#) to see how this could make a difference to your retirement balance





Bump Up Your Future Today

Planning for your family's
long-term future



Being a parent can involve making big, important decisions about your family's future.

Who will raise your children if something happens to you and your partner? How will you make sure they have enough money to look after your children? What about any education-related or larger expenses you might need to budget for?

Planning ahead can help to make sure your family is covered in case of emergencies. It might also allow for more choice when it comes to spending on your children, such as for education and extra-curricular activities.

Preparing in case of an unfortunate event is not always a subject we like to think about, and we often put it off, but it can be important to protect the long-term wellbeing of your family.

Checking your life insurance

Appropriate insurance may help look after your family financially if your income is reduced or stops due to illness, injury or death²⁰. It might help you and your family to cover medical and living expenses when there's less or no money coming in²¹.

If you're about to become a parent or already are, insurance is something you can hope will never need to be used, but it could protect your family if you pass away or become seriously ill or injured.

The good news is you might already have cover. As a member of Rest, you may automatically receive cover, the three types of insurance – income protection, total and permanent disability, and death cover – no matter how many hours you're working and even if you're casual. Your default cover can depend on you meeting eligibility criteria, such as being over age 25, having \$6,000 in your account and receiving a mandatory employer contribution on your behalf to your Rest account but you can also apply to be underwritten for a level of cover to suit you²².

As a rough guide, you can consider if the amount you're insured for will cover your debts – things like your credit card, mortgage and car repayments – as well as money

²⁰ Subject to conditions. For more information on insurance as part of your super, please visit <https://rest.com.au/tools-advice/learning-centre/super-tips/what-happens-to-your-super-when-you-are-unwell>

²¹ Rest, Rest Insurance Super Guide, 30 September 2022

²² Rest, Rest Insurance Super Guide, 30 September 2022

for your children's future and retirement income for your partner (if applicable)²³. If necessary, you could think about changing your level of cover. We have a **handy calculator** that could help you work out just how much you'd need, and you can speak directly to a Rest Adviser.

Organising guardianship

Choosing who will raise your children if something were to happen to you while they're under 18 can be a huge decision. This person might be your partner, but if that isn't the case you could choose a close family member or friend – someone who you and your children can trust and who's able and willing to take on the responsibility.

This person will be called a 'guardian' and you can appoint them in your will²⁴. Your children's guardian will look after living arrangements, education and lifestyle, so it's important to talk to them about your wishes and preferences.



²³ Choice, Uta Mihm, [The Cost of Having a Baby – and how to Budget for it](#), 8 October 2020

²⁴ NSW Trustee & Guardian, [Appointing a guardian for children](#), 2020

Saving for your family's future

Your baby is going to grow into a young child, a teenager and then a young adult. The costs that come with raising a child can be high, but the more you start saving early on, the more manageable it can be.

The best time to start saving is when your child is born or even earlier²⁵. You might want to consider how much you think you'll need, then decide how much you can put aside each week, month or year, and where or how you'd like to save it.

Making big decisions like choosing life insurance, who will look after your kids if you pass and how to save for their future can feel overwhelming. Planning ahead can make a big difference to your family's future.



²⁵ Choice, Uta Mihm, '[How to save for your kids' education](#)', 19 November 2020



Jessica's tip: It's easy to put these tasks into the too-hard basket or on the list for tomorrow. You might find it helpful to talk to other parents about their experiences and reach out to a professional Rest Adviser to help you make informed choices about your future.



Thinking about making changes to your insurance cover?

Have a chat with a professional Rest Adviser today.



Bumping Back To Work

Preparing for your
return to work



For some people, balancing caring for children with a desire to get back to work, either part-time or full-time, is part of having a family. It can be a big adjustment.

You might feel excited about returning to your job or contributing to the family budget, or worried you'll miss your child – or perhaps all of the above.

Returning to work after having a baby can also throw up a lot of practical questions, like who will care for your baby, how much it could cost and the amount of government assistance you may expect.

Like many aspects of parenthood, planning and flexibility can help you transition from being a new parent to also being a working parent.

Deciding who will care for your baby

When it comes to formal childcare, there might be some options for you to consider depending on where you live. Long day care at a childcare centre can be suitable for families who work regular weekdays²⁶. Some childcare centres offer occasional care, which might suit if you work irregular hours.

Childcare spots can be tricky to find, so it's important to put your name down early and at more than one centre for when you know you'll be returning to work. Sometimes it's ideal to do this even before bub is born.

If you prefer your baby to be looked after by a qualified educator in their home, family day care could be another option. You might also consider paying for a nanny or babysitter to care for your baby at your own home. Willing and able friends or family may also be able to help.



²⁶ Raising Children, [Child care and early education in Australia: choosing the right type for your family](#), 30 July 2021

Managing the costs of childcare

You've probably heard that childcare can be expensive! It might be the biggest change to your household expenses when you go back to work, but there can be help available.

Under the **Child Care Subsidy**, the government pays for part of the cost of childcare – up to 95%, depending on your income and other eligibility requirements²⁷. If you are eligible, Family Tax Benefits A and B, as well as other government payments, can also help with the costs of childcare.

Childcare fees vary from place to place, so it can be important to compare different options and perhaps even think outside the box. Can you combine long day care with care by family members? Is family day care more economical in your situation? Could you explore flexible working arrangements like a nine-day fortnight or working from home one or two days a week?

Updating your family budget

Returning to work might mean more money coming in, but it can also involve money going out to pay for childcare. This might mean that it's time to consider updating your family budget and planning for future expenses as your child grows – like clothes, toys,

²⁷ Services Australia, [Your income can affect child care subsidy](#), 17 November 2022

education expenses, and Christmas and birthday presents.

If your partner has been making contributions to your super to cover the time you haven't been working, you may want to think about winding them back or adjusting them if you're returning part-time.

Returning to work after having a baby can be a big milestone. Figuring out a plan for childcare and updating your family budget can help to ease the transition.





Budget Tracker

Understanding what comes in and what goes out are the fundamentals of any budget. When you're planning to grow your family, your household budget is likely to change quite a lot. Your income may change if you take time out of paid employment to care for your child, and there will be extra expenses like nappies and baby clothes, along with your usual household expenses. Our Budget Tracker helps you balance your budget as you welcome a new addition to your family.

Budget Tracker

What comes in²⁸

Incoming	Amount
Paid parental leave (government) You may be eligible for Parental Leave Pay, where you receive the national minimum wage for 18 weeks. Your partner may be eligible for two weeks' Dad and Partner Pay.	
Paid parental leave (employer) Some workplaces have paid parental leave schemes in addition to the Parental Leave Pay that you may be able to access.	
Government payments You may be eligible for Family Tax Benefits A and B, Parenting Payment, Newborn Upfront Payment and Newborn Supplement.	
Superannuation contributions You may be receiving superannuation contributions from your employer on paid parental leave (or even in some instances, depending on your employers paid parental leave policy, on unpaid parental leave as well).	

²⁸ Services Australia, [Parental Leave Pay](#), as at 17 November 2022
Services Australia, [Dad and Partner Pay](#), as at 2 August 2022
Services Australia, [Providing Parental Leave Pay](#), 1 July 2022

What goes out

Outgoing	Amount
Pregnancy and birth costs*	
<input type="radio"/> Doctor and hospital bills	
<input type="radio"/> Ultrasounds and other medical tests	
<input type="radio"/> Antenatal classes	
<input type="radio"/> Maternity clothes	
<input type="radio"/> Private health insurance out-of-pocket costs (optional)	
Baby gear	
Check out our handy Baby Gear Checklist (p.37)	
Household expenses	
<input type="radio"/> Mortgage/rent	
<input type="radio"/> Utility bills	
<input type="radio"/> Food and groceries	
<input type="radio"/> Transport	
<input type="radio"/> Car maintenance	
<input type="radio"/> Pet costs	
<input type="radio"/> Insurance	
<input type="radio"/> Miscellaneous	
Superannuation contributions (optional)	
<input type="radio"/> Voluntary or spousal contributions	

*Whether you do or don't have private health insurance, it is likely that there will still be out of pocket costs. While some medical expenses may be covered partly by Medicare, be prepared for costs such as scans, classes, or other unexpected medical costs.



Baby Gear Checklist

Babies come with a lot of stuff – and that stuff can cost a lot of money. It's easy to feel overwhelmed by the sheer number of baby products and gadgets you can buy. Thankfully, babies usually need little more than the essentials: somewhere to sleep, clothes to wear, nappies and a set of wheels to get around. For everything else, you can improvise (change your baby on a mat on the floor), borrow (from family or friends), buy when you're ready, or simply do without. Our baby gear checklist sorts the good-to-haves from the nice-to-haves.

Baby Gear Checklist²⁹

Good to have	
<input type="checkbox"/> Cot or bassinet, mattress and bedding	<input type="checkbox"/> Baby jumpsuits or onesies – around 7-8
<input type="checkbox"/> Car seat (rear-facing)	<input type="checkbox"/> Thermometer
<input type="checkbox"/> Pram	<input type="checkbox"/> Baby soap and shampoo
<input type="checkbox"/> Nappies	<input type="checkbox"/> Socks – around 4-5 pairs
<input type="checkbox"/> Baby wipes	<input type="checkbox"/> Bibs – around 7-8
<input type="checkbox"/> Nursing bras and breast pads (if you're breastfeeding)	<input type="checkbox"/> Muslin wraps – around 4-5
<input type="checkbox"/> Bottles, teats and bottle-washing items (if you're bottle feeding or expressing)	<input type="checkbox"/> Hat – woolly for winter and wide-brimmed for summer
<input type="checkbox"/> Formula (if you're expressing)	<input type="checkbox"/> Thermometer
<input type="checkbox"/> Soft towels and face washers	<input type="checkbox"/> Baby soap and shampoo

²⁹ Raising Children, [New baby checklist: home and baby equipment](#), 17 November 2022
 Money Smart, [Having a baby](#), 2022
 Choice, Chris Barnes, [Shopping for your baby: Needs vs Wants](#), 30 July 2020

Nice to have

<input type="radio"/> Breast pump (if you're breastfeeding)	<input type="radio"/> Toys
<input type="radio"/> Baby bath	<input type="radio"/> Baby bag
<input type="radio"/> Nappy bin	<input type="radio"/> Baby carrier
<input type="radio"/> Change table	<input type="radio"/> Tummy time mat
<input type="radio"/> High chair	<input type="radio"/> Dummies
<input type="radio"/> Playpen	<input type="radio"/> Cot mobile
<input type="radio"/> Baby monitor	<input type="radio"/> Bottle warmer
<input type="radio"/> Portable cot	<input type="radio"/> Steriliser
<input type="radio"/> Bouncer or rocker	