

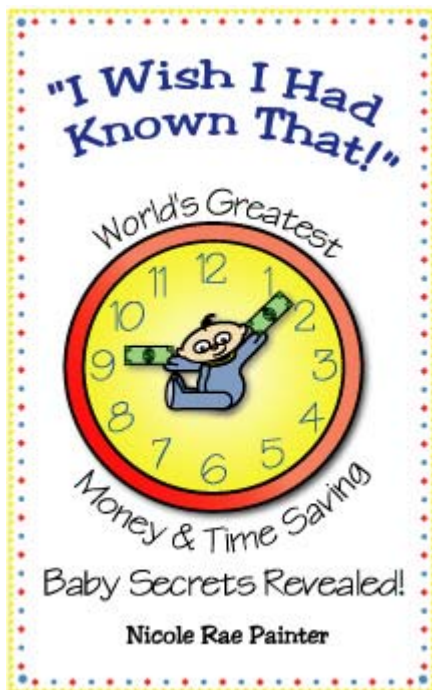
Parents agree

“I Wish I Had Known That!”

World’s Greatest Money and Time Saving Baby Secrets Revealed!

Saves them \$100s, helps them choose the best daycare and protect their job and more with its must-know parenting secrets!

MEDIA KIT



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“I Wish I Had Known That!”

World’s Greatest Money & Time Saving Baby Secrets Revealed!

by Nicole Rae Painter

New parents can spend over \$10,000 in the first year of their baby’s life on baby preparations, daily baby care items, daycare and medical expenses! Ouch!

This innovative book teaches new parents hundreds of secrets seasoned parents use to save \$100s on baby care needs. Savings on clothing, diapers, feeding, nursery needs and more are compiled in an easy-to-read format.

New parents will also learn the best methods for researching daycare options, steps for complying with the Family Medical Leave Act and ways to maximize medical benefits, wills and more.

Eight bonus reports provide vital information, including a real time registry checklist, immunization reminder charts, daily activity and feeding logs, toy safety tips and baby brain boosters, designed to help new parents throughout their baby’s infancy.

Page Count: 325 pages, 5.5 x 8.5 inch, 12 chapters with 8 bonus reports

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“I Wish I Had Known That!”

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Table of Contents

Below are our chapter summaries detailing the different topics “I Wish I Had Known That!” offers new parents.

Introduction

Learn how this book came to be, what you'll get out of this book, and the 5 Cardinal Rules you must not break if you want to maximize your savings!

Chapter One: Baby's "Biggies" – Savings of \$1,500 or more

Learn which large purchases you'll need for your baby and cost effective ways to decorate your baby's nursery. From car seats, cribs and strollers to play yards, nursery furniture and nursery decor, you'll learn super ways to save tons of money on all these expensive items and decorating your baby's nursery.

Chapter Two: What A Wardrobe! – Savings of \$1000 or more

You'll learn all the best ways to save money on all your baby's clothing. Special tips include how to save time by minimizing returns and the one item you don't want to be without while shopping!

Chapter Three: Diaper Time! – Savings of \$500 or more

Don't think you can save at least \$300 on your baby's diapering? You'll learn how to save this and more on all of your baby's diapering needs plus creative ways to take the hassle out of diaper changing.

Chapter Four: Feeding Time! – Savings of \$500 or more

Whether you breastfeed, bottle feed or do both, you don't want to miss the savings here! This chapter can save you \$100 or more on breast pumps, bottles, bibs, formula and food. For breastfeeding moms, you won't want to miss our detailed section on how to choose the right pump and the super time saver tips while pumping and nursing!

Chapter Five: Play Time! – Savings of \$250 or more

This chapter will save you a TON of money with creative ways to play with your baby without videos and electronic toys! Learn too which toy sucks your wallet dry that your baby often doesn't play with anyway!

Chapter Six: Bath Time! – Savings of \$100 or more

This chapter will help you avoid many bath items you don't need plus the one you absolutely need to protect your baby from serious burns!

Chapter Seven: Bed Time! – Savings of \$300 or more

You won't want to miss all the savings here! Learn which item the baby marketing militia convinces you that you must have but may cause more harm to your baby than good. Also included is our list of the Top 17 ways to help lull your baby back to sleep - you sure don't want to miss out on this!

Chapter Eight: Extra "Need To Knows" – Savings of \$500 or more

This chapter is jam packed with all kinds of tips to help you before, during and after your baby's arrival. Many of the tips you'll find here are ones many parents learn by stumbling down the path of parenthood. Why not get a jump start on all these crucial tips you need to know, but no one thinks to tell you! These tips can definitely help minimize the stress and anxiety of this joyous time.

Chapter Nine: Reuse and Recycle – Savings of Helping our Earth

Want creative ways to reuse all those formula cans and baby food jars? Learn ways to reuse items you've already spent money on rather than buying something new. You'll learn ways to recycle many of your baby's items you never dreamed possible. Why spend money on an item you don't need if an outgrown baby splash mat or cloth diaper can do the trick?

Chapter Ten: Cleaning Time! – Savings of \$50 or more

You'll learn simple and easy ways to save money on cleaning supplies. Plus, you'll learn super ways to simplify and minimize those nasty household chores so you'll have more time to rest or enjoy your baby.

Chapter Eleven: Child Care – Save Yourself the Stress of How to Choose

Going back to work after your baby is born? Then you won't want to be without this chapter! This chapter details all the techniques you need to know in order to choose the best daycare option for your baby. You absolutely won't want to miss this chapter!

Chapter Twelve: Benefits – Savings of \$1000 or more

Worried about protecting your job while you're on maternity leave? Are you throwing money away because you're confused on how to use your medical flexible accounts and dependant day care spending accounts?

This chapter provides you a step-by-step approach you need to follow to help you comply with the Family Medical Leave Act. If you're planning to return to work, you won't want to be without this! You'll also learn how to find the hidden savings your flexible spending accounts can give you. Finally, find out why you should have your will, living will and insurance policies done BEFORE your baby arrives!

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Bonus Reports

New babies can make their parents-to-be anxious as they wade through a sea of unanswered questions. Our bonus reports are designed to help new parents answer many of those questions.

Baby Bonus #1:
Baby “Basics”
(A \$4.95 Value)

This bonus gives you a handy checklist of all the items you’ll “really” need for your baby’s arrival with *realistic* quantities plus a measurement chart to help with your baby’s clothing purchases.

Baby Bonus #2:
Drug List, Well-Care Visits and More
(A \$7.95 Value)

This bonus gives you a handy checklist of all the OTC medications you’ll need to have on hand for your baby, an easy to read dosage chart for most OTC meds, poison center contact information, and a chart of immunizations and well-care visits by age. This bonus is a blessing for parents since it combines all this important information in one easy-to-access section! I, the author, reference this section constantly before giving our children OTC medication to be sure I have the correct dosage amount for their age and weight! I’d be lost without these easy-to-reference medicine dosage charts!

Baby Bonus #3:
Baby’s Phone List
(A \$4.95 Value)

This bonus gives you a handy phone list for the important phone numbers you’ll need before and after your delivery. Put your mind at peace knowing you’ve got all the numbers you or Dad will need for medical needs and for announcing your arrival to family and friends! Don’t be without this list!

Baby Bonus #4:
Baby’s Daily Activity Log
(A \$4.95 Value)

This bonus gives you a log for you to record your baby’s daily activity. By reviewing these logs routinely, you’ll be able to monitor growth spurts, fluid and food intake, nap schedules and diapers used. This log is an absolute must that helps you record your baby’s activity instead of trying to recall it from memory.

Baby Bonus #5:
Baby’s Feeding Log
(A \$4.95 Value)

This bonus gives you a log to record the new foods your baby eats once she starts solids and her reactions. This log can help you monitor her preferences and note any allergic reactions.

Baby Bonus #6:
Song Time
(A \$4.95 Value)

This bonus gives you silly songs to get your creativity flowing for you and your baby. Included are several new verses you can add to a couple of classic nursery songs too. This bonus is full of super fun!

Baby Bonus #7:
The ABC’s of Toy Safety
(A \$4.95 Value)

This bonus has a checklist jammed packed with safety tips to help you make the best toy selections for your baby. We’ve even included two measurement guides to help you test the size of small objects and the length of toy cords to be sure they’re safe for your baby! You won’t want to be without these!

Baby Bonus #8:
Increase Your Baby’s Brain Power
(A \$4.95 Value)

Our last bonus gives you ten super ways you can play and interact with your baby that will jump start his learning processes. You’ll won’t believe how fun teaching your baby can be! Jump into the wonderful world of learning this bonus will share with you and your baby!

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Super Saving Samples

Studies predict over *four million* babies will be born in the United States this year! New parents will be scrambling to learn how to budget and care for their new addition along with how to research daycare choices and deal with the Family Medical Leave Act.

These excerpts are just the beginning of the tremendous savings and stress reducers new parents will learn. More excerpts are available at www.baby-savings.com.

Reprinted from “I Wish I Had Known That!”

Introduction – 1 of 5 Cardinal Rules of Savings You Don’t Want to Break!

CARDINAL RULE #5: Don't ignore Mr. Nickel and Ms. Dime's impact

“But, honey, it is only 5¢ more...” or “It takes too much time to save.”

Yeah, maybe it is only 5¢ more. But, if you’ll save that 5¢ every chance you get, you’ll have a nice chunk of change instead. Literally. You must never lose sight of the “big picture” when it comes to babies. Why? Because you can *easily* “nickel and dime” yourself into unnecessarily spending \$500–\$1000 more a year than you planned on!

The sad part is, by the end of your baby’s first year, you won’t realize you’ve spent this much extra because you’ve spent in such small increments—10¢ more per jar of baby food, 5¢ more per ounce of formula or 8¢ more per diaper. Doesn’t seem like much, does it? Well, our charts will show you just how FAST these little amounts add up over your baby’s first year to the tune of \$500-\$1000 more that you’ve spent *without even realizing it!*

Chapter One: Baby's "Biggies" – Decorate Nursery for Less...

Tip #1: Save big \$\$ on nursery décor with paint

Save yourselves a ton of money by painting your baby’s nursery instead of wallpapering it. A gallon of paint will cost you around \$15 where wallpaper can cost you 10 or 20 times more this amount. With today’s color matching technology, most paint and home improvement stores can custom match a color from a swatch of fabric or paint chip. Don’t neglect considering how different faux finishes or can soften and add variety to your baby’s nursery for about the same cost as another gallon of paint. You can also consider painting a mural. Both techniques are surprising simple to learn and do—all from a can of paint!

Included with this tip are 9 money-saving strategies for faux painting and 9 money-saving strategies for painting a mural. If you choose to paint your baby's nursery instead of wallpapering, you won't want to miss these money-savers!

\$ Total savings: You can save as much as \$300 or more by painting your baby's nursery over wallpapering it.

Chapter Two: What A Wardrobe! – Big Savings Are Just a “Snap” Away!

Tip #11: Ugh!! Save money during growth spurts

Snap extenders are an *absolute must* if your baby’s growth spurts have him growing longer than heavier. Inexpensive snap extenders will increase the “wear life” of her outfits.

What is a snap extender? How does it work?

“So what’s a snap extender?” It’s a small fabric piece with snaps on both ends that attach to each side of the baby’s clothing that lengthens the inseam. Since they snap right onto the snaps in the inseams, you can rotate them between different items as needed. This tip has saved several moms tons of money and time on buying new outfits. Since you can rotate them between clothing items, you should only need two to four of these so you’ll have a couple handy when others are in the wash.

\$ Total savings: You'll save \$5-6 per item you "thought" you had to "replace". On average, your baby may have 5-10 shirts and 5-10 bodysuits, etc. Your \$5 investment in snap extenders could save you up to \$100 or more in new clothing purchases. Wow!

Chapter Three: Diaper Time! – Skip “Newborn” Diapers and Stretch Those Wipes!

Tip #1: Save \$\$ – Avoid “newborn” diapers

Personally, I think this is yet another marketing hype that sucks hard earned dollars out of new parents. Newborn diapers are labeled as “Under 10 pounds” and have “specialty cut-outs” for your baby’s umbilical cord. These diapers are compared to Size 1 diapers labeled “8–16 pounds” but have no cut-outs. By folding (or rolling) the excess diaper inward, you can protect the umbilical cord from injury without any special “cut-outs”. However, we would like to say we bet newborn-size diapers are probably a blessing for parents with a preemie-size newborn because those Size 1 diapers can be huge for these smaller babies.

Most manufacturers of newborn diapers charge about \$10 for 48 diapers (or 4 days worth of changes at 21¢ per diaper). That same \$10 can buy 60–85 Size 1 diapers (or about 1 week’s worth of changes at an average of 14¢ per diaper) depending on the brand. Remember, most babies quickly gain weight in their first couple of weeks. If your baby grows quickly, he may grow right out of those newborn size diapers before he gets to use them—and that would be a REAL waste of money. Save your hard earned money and skip “newborn size” diapers.

\$ Total savings: Save up to \$50 during your baby’s first six weeks by buying Size 1 diapers instead of the newborn size.

Tip #6: Stretch those diaper wipes!

Save money on wipes by reducing the total number you use. How? Simply by tearing them in half! Baby’s bottoms are so tiny that for most diaper changes, you don’t need a whole wipe. If you buy a package of 80 wipes, tearing them in half can increase your number of bottom cleanings as much as 60%! Instead of 60–80 cleanings, you can get those same 80 wipes to do as many as 130 changes or more! No kidding!

Just for the sake of numbers, let’s look at the impact of your savings with this. Let’s say your baby needs on average 10 diaper changes per day over his first 6 months. That would roughly be 300 changes per month * 6 months = 1,800 diaper changes. Now, let’s say in his next 6 months he needs, on average 8 diaper changes per day. That would roughly be 240 changes per month * 6 months = 1,440 diaper changes. Added together, you’re looking at 3,240 diapers in his first year!!!

So, if you used one wipe per diaper change, that’s 3,240 wipes or about 40 bags with 80 wipes each you’ll need. These bags of wipes will cost you about \$5/each, so you’ll spend about \$200 in wipes alone for his first year. But, if by tearing them in half, you get those same 80 wipes to do about 130 changes, you’ll only need 25 bags of wipes at a cost of only \$125 for his first year instead. *That is a potential savings of up to \$75 just by tearing them in half!!!*

\$ Total savings: As much as \$75 or more a year (that’s \$150 over two years) just by tearing wipes in half!

Chapter Four: Feeding Time! – Save Big on Nursing, Bottle Feeding and Solid Food Needs

NURSING NEEDS

Tip #5: Buy a breast pump instead of renting!

Save money on rentals by purchasing a breast pump instead—especially if this is your first child and you’re planning on more children. “I Wish I Had Known That!” I should have purchased this pump with our first, because then I would have had it for our second and third child. If you are considering multiple children and you will breastfeed, investing in a breast pump, instead of renting, is a more economical and wiser choice to make.

Most moms have reported the monthly fee to rent a hospital grade pump is from \$25–\$40. If you intend to breastfeed for 6 months or longer to the tune of \$150–\$240, this is just not cost effective in the long run—especially if you plan to have additional children. The other factor to weigh is rental pumps are generally very bulky and not portable. They also do not have adapters that allow for use in the car while traveling.

Also revealed in this tip are details on the different types of pumps available with their pros and cons, evaluation questions to help you choose which pump is the right purchase for your needs and the best places to buy your pump for savings of \$100 or more on this item! Also included are ways to maximize your milk supply to really get your savings bang for your buck by putting off formula purchases as long as possible. If you’re planning to nurse, you don’t want to miss out on these savings!

BOTTLE FEEDING NEEDS

Tip #4: Save \$\$ - Skip bottle systems with disposable liners

Wow! You want to talk about EXPENSIVE! Here’s where the marketing militia get you on disposable feeding systems. These liners may seem inexpensive, but once you factor in the costs of multiple special bottles that hold the liners AND the special nipples you’ll need *per bottle* AND the liners themselves, these disposable feeding systems become quite expensive.

Consider that your baby will eat 8–12 times a day (or an average of 10 times a day or 300 times a month) over his first couple of months. So, in those first two months, you’ll need about 600 liners! Depending on the liners you choose, you’ll spend about \$4, to as much as \$9, for 100 liners. So, during your baby’s first two months, you’ll need to add about \$25–\$55 to your feeding bill just for liners (*translated: TRASH!*) For about \$25–\$40, you can buy about 6–8 reusable bottles, which should be all you need for your baby’s first year.

Now, consider that over your baby's first year, you will probably feed him up to an average of about 2000 times! That's a whole lot of liners you'll need ringing up to an overall cost of \$100–\$180 (depending on the brand name of liner you need). Ouch! Here's where purchases like this break Cardinal Rule #5: Mr. Nickel and Ms. Dime. Since the marketing militia get you to make several purchases, spaced apart, at a low dollar amount (\$4–\$9), you don't even realize how fast these costs ring up, nor even think about their total overall cost.

\$ Total savings: *You can save as much as \$200 by choosing standard reusable bottles over disposable systems.*

SOLID FOOD NEEDS

Tip #2: Save \$\$ - Skip those “convenience” food packs that cost serious cash!

Avoid throwing your money away on the latest plastic “convenience” packs with snap top lids. They're another sneaky national brand marketing militia trick. Not only do you pay *more* for the convenience of the plastic container, you also get *less* food!!! In our research, most “container” packs provided only 3.5 ounces of food (instead of 4 ounces) and charged up to 25¢ to 50¢ more! Don't know about your baby, but we know ours would rather have more food instead of a “fancy” container. Instead of buying these “convenience” packs, buy a few small, plastic reusable food containers to carry your baby's food in.

Chapter Five: Play Time! – Take Reading on the Road

BONUS TIP #2: Take reading on the road!

Forget buying expensive children's books on tape, make your own instead! Use blank tapes to record yourself reading your baby's favorite nursery rhymes or stories that you can play in your car! What a super inexpensive way to share reading with your baby while you're out.

The rewards are two-fold. First, your baby gets to enjoy reading (while secretly learning voice inflection, his native language, the rhythm of words and sentences, etc.) and gets to enjoy your voice. These tapes will come in super handy for soothing your restless baby on those long road trips for vacation or family visits!

\$ Total savings: *You can save \$10–\$15 per book on tape you decide not to buy by making your own instead!*

Chapter Six: Bath Time! – Savings of \$100 or more

BONUS TIP #1: Save money – Avoid toy nets for your tub

Avoid purchasing these “great” toy nets for your baby's tub toys. Why? Because they don't dry quickly and they're a breeding ground for bacteria and mildew that then spreads all over your baby's toys. You'll spend a ton of time trying to keep these nets and your baby's toys clean. Forget throwing them in the washer too. They're not terribly sturdy and can't hold up to being washed several times. Finally, you'll also spend a lot of time cleaning up spilled toys when the suction cups come loose from the shower wall. We can't count the times my husband wasted time in the morning cleaning up the toys and risked being late for work—or worse, stepped into the shower half asleep right onto a toy that could have caused him to trip or slip because the toy net came unattached from the wall!

Instead of those horrible nets, here's two surefire better ways to store those toys. First, consider a small plastic tub with holes and large suction cups. We found ours at Bed, Bath and Beyond for about \$5. We found this works much better than the nets because you can wash it with a sponge at the same time you're cleaning the tub—you can't do that with the fabric nets! Secondly, you can buy a small plastic or metal decorative container or wastepaper basket to keep outside of your tub. Drape a bath towel into the container so it can absorb the water left on the toys. Then, it's as simple as washing and replacing the towel to keep pesky mildew and bacteria at bay.

\$ Total savings: *You'll save \$10 on the fabric net plus money you spent on toys you can't get cleaned.*

Chapter Seven: Bed Time! – The “Saving Skinny” on Bedding

Tip #3: Skip coordinated bedding sets

You can easily spend \$300 or more on coordinating bedding sets just so everything “matches”. Keep in mind, this \$300 DOESN'T include your crib mattress (usually another \$100–\$200), mobile (another \$30–\$75) or multiple sheets (another \$15–\$20). Most sets, at minimum, include a crib sheet and bumper pads (which you do need) and a comforter/quilt (which you don't need).

Instead of buying these beautifully “coordinated” sets, try buying the bedding items you need in solid colors that compliments the pattern or scheme you've chosen. First off, this is a far less expensive way to go and secondly, the money you would have spent on the comforter in the bedding set (that you won't use) can be reinvested into the additional crib sheets (that you will use). Secondly, you'll probably find the colors and vibrancy of the pattern you fell in love with to begin with will fade after a few washings.

\$ Total savings: *You can save \$250 or more avoiding coordinated bedding sets.*

Chapter Eight: Extra "Need To Knows" – Car Seat Must-Knows

Tip #13: Get baby's car seat properly installed

Make sure you've installed your baby's car seat four to six weeks before your due date (in case you go into labor early). Read and follow the instructions of your baby's car seat very carefully. Also, have your installation inspected by an authorized service center that is trained to evaluate and correct any problems.

For safety tips and proper installation guidelines, visit the Department of Transportation National Highway Traffic Safety Administration's website at www.nhtsa.dot.gov/people/injury/childps/UsingItRight2002/index.htm and www.nhtsa.dot.gov/people/injury/childps/index.cfm. To find certified companies in your area who provide free child safety seat inspections, visit www.seatcheck.org (or call them at 1-866-SEAT-CHECK). Their site allows you to search through the National Highway Traffic Safety Administration's (NHTSA) database of registered certified car seat inspection locations throughout the USA. You can also call your local hospital, police or fire station or Department of Transportation offices for recommended authorized child safety seat inspection locations.

Chapter Nine: Reuse and Recycle – Eek! What Do I Do With All These Cans and Boxes?

Tip #12: Save more \$\$ on containers – Use wipey boxes

If you purchase new containers instead of replacement diaper wipe packs, save those containers!!! These containers work great for storing crayons, rattles and other small toys, cars, play jewelry, doll clothing and shoes, etc.

If it's small, you can bet a diaper wipe box will make the perfect storage case. They also are easy for small children to open and they help reduce the clutter of all those small items. Cover them with white or patterned contact paper or remove their label and let your baby put stickers on them (while supervised, of course!) to give them a decorative look.

This chapter also teaches you super creative ways to reuse diaper boxes, baby formula cans, baby food jars and more to help you avoid spending money on unnecessary storage containers—you won't want to miss these tips!

Chapter Ten: Cleaning Time! – Wash Your Wallet With This Saving Secret...

Tip #1: Save money on cleaning products

Consider purchasing your cleaning products at your local dollar store instead of the grocery store or discount retailer. We've saved between 50% and 75% buying many of our cleaning products at our local dollar store. For \$1, I get the same amount of cleaner for less and I haven't sacrificed quality. I've found no cleaning difference in products like bathroom scrubbing bubbles, window cleaners, ammonias, dishwashing liquid and all purpose cleaners. With name brand cleaners running on an average of \$3.00 per bottle, your cleaning purchases can suck your wallet dry quite quickly!

So give the "dollar" brands a try. If you find you don't like them as much as the name brand, you're only out \$1 per cleaner. If you do like them, as we have, then you're on your way to a fist full of savings!

\$ Total savings: Save up to 70% on your routine cleaning products with your local dollar store!

Chapter Eleven: Child Care – Save Yourself the Stress of How to Choose

Tip #3: Contact DSS for regulation requirements

Contact your local DSS (Department of Social Services) offices and ask for literature of the state regulations that care facilities must maintain BEFORE interviewing facilities. This way you will already know the expectations your state requires and if the facilities you are considering are meeting or beating those regulations. Naturally, ones who are not meeting the regulations should be immediately removed from your list.

Chapter Twelve: Benefits – Your Will – Why It's Important to Have BEFORE Your Baby Arrives

Tip #7: Advice on wills

Don't procrastinate like we did. Wills are not very expensive, but they can make all the difference in the world. Make sure you handle power of attorney wills and living wills, in addition to your overall will before your baby is born.

This tip is for any expecting moms reading this book. Make sure you have your life insurance policy, will, power of attorney and living wills handled *before* you deliver. Despite the advances in medicine, child birth is still a taxing process for women.

We don't want to sound insensitive; we just want you to be financially savvy for your spouse and your baby. Unforeseen complications may arise during delivery that can leave you incapacitated, or may be fatal. Handling this "business" will make it easier for your spouse to step in while you're recovering or can provide your family financial security if you pass away.

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Author Biography

Nicole Painter earned her B.S. degree in Entrepreneurial Management and Marketing from USC. She has worked for premier customer-service leaders such as Walt Disney World, Marriott Corporation, Wal-Mart and IKON in customer service and sales leadership positions for over a decade. After fifteen years in the corporate world, her dream was to pursue an entrepreneurial career in order to enjoy a more enriched family life with her husband, Michael, and their three children. The saving strategies in “*I Wish I Had Known That!*” made her dream a reality.

After sharing her story, parents everywhere wanted to learn these same strategies and encouraged her to compile them—hence, “*I Wish I Had Known That!*” was born. She lives in Greenville, SC with her husband, Michael, and their three children and experiences great joy knowing this resource has helped numerous parents everywhere.

To book Ms. Painter for interviews, appearances or signings, please contact her by phone at 864-962-6864 or by email at nicolepainter@baby-savings.com.