



New Baby and Bigger Home Financial Planning Checklist



Questions to research before modelling a new baby and a move to a larger home.

How to use this

Research the questions that apply to you, write down the numbers you find, then use those facts as inputs or assumptions in Styrvia. Country rules vary, so verify tax, legal, benefit and pension details with official sources or a qualified professional when needed.

Parental leave and government support

- What maternity, paternity, parental-leave, or employer-paid leave is available, and for how long?
- Are there child benefits, family allowances, tax credits, birth grants, or other government payments?
- Are benefits taxable or means-tested, and when are they paid?
- Does taking leave affect pension contributions, bonus, promotion, or other employment benefits?

Childcare and family costs

- What are realistic childcare costs, subsidies, waiting lists, and start dates in your area?
- What healthcare, insurance, equipment, clothing, food, transport, and activity costs should be added?
- Will one parent reduce hours or income after leave ends?
- Are there school, nursery, or housing-location costs that change as the child grows?

Bigger-home decision

- What deposit, mortgage, purchase taxes, legal fees, selling costs, and moving costs apply?
- Does the new household size qualify for any housing support or preferential financing?
- How do property tax, maintenance, utilities, insurance, transport, and service charges change in the larger home?
- Will the move require a second car, longer commute, or other recurring cost?

Timing and resilience

- Do the baby and home purchase need to happen in the same year?
- How much cash reserve should remain after both events?
- What if childcare costs are higher or one parent returns to work later than planned?

New baby + bigger home: numbers and research notes

Use this page to turn your research into concrete assumptions before you build or update the scenario in Styrvia.

Numbers to collect before modelling

Parental leave income _____	Child/family benefits _____
Childcare cost and start date _____	New recurring child costs _____
Home price and deposit _____	Mortgage rate _____
Purchase/sale/moving costs _____	Accessible reserve _____

Research notes and sources

Source or question	What I found / assumption to use	Date checked

Use with Styrvia

Open the New baby + bigger home example at styrvia.com/examples/new-baby-bigger-home, build your household baseline, then test the facts and alternatives you researched here.

This checklist is a research starting point, not personalised financial, investment, tax, pension or legal advice.