

## Checklist

# Starting a family

✓	What do I need to do?	These points should be taken into account:
<input type="checkbox"/>	<b>Talk about future goals</b>	The birth of a child is a major change in your life. That's why it is particularly important to talk to your partner about your professional situation, your living arrangements and your plans for the future as part of your family planning.
<input type="checkbox"/>	<b>Plan your finances</b>	Together with your partner, you should think about how much money you need now and how much you might need during parental leave. To get an overview of your financial situation, a household budget plan can be helpful. An overview of existing assets and savings is also helpful.
<input type="checkbox"/>	<b>Apply for maternity allowance (for expectant mothers)</b>	In Austria, working women generally have maternity protection leave for 8 weeks before and 8 to 12 weeks after giving birth. For this period, they receive a maternity allowance. This allowance corresponds to the average income of the three months before the start of maternity protection. You should talk to your employer about maternity protection at an early stage and clarify who is responsible for notifying social insurance. While some employers take care of the notification, in some cases you have to make the notification yourself.
<input type="checkbox"/>	<b>Apply for childcare allowance</b>	In Austria, you are entitled to childcare allowance during the parental leave period. There are various models such as income-related childcare allowance and flat-rate childcare allowance (childcare allowance account). Find out as early as possible which model best suits your family's circumstances. You should also bear in mind that the law provides for advantages if both parents go on parental leave (partnership bonus, extended entitlement period).
<input type="checkbox"/>	<b>Plan for childcare</b>	Even before your child is born, you should find out about childcare options available in your (local) area. It is advisable to pre-register for a kindergarten or daycare center for small children at an early stage, especially if both parents want to return to work as early as possible.

<input type="checkbox"/>	<b>Look into legal aspects</b>	<p>Starting a family is often an opportunity to talk about your life situation and options for legal protection. In a marriage, for example, there are clear rules for the children you have together. However, models such as paternity acknowledgment and joint custody also offer legal security. There are numerous advisory services in Austria that can help you with legal issues.</p>
<input type="checkbox"/>	<b>Consider the consequences of part-time work</b>	<p>Women with children very often work part-time. This can have a significant impact on their future pension amount. Consider whether pension splitting, a scheme available in Austria, might be a suitable option to help offset this issue.</p>
<input type="checkbox"/>	<b>Save money on baby equipment</b>	<p>Not all our stuff has to be new. Baby equipment in particular (baby clothes, cribs, changing table etc.) can be acquired second-hand on marketplaces on the internet, in vintage stores, at flea markets or from relatives and friends, at very low prices or even free of charge. As babies grow very quickly, they need new clothes every few months. It may even be advisable to buy second-hand baby clothes, as frequent washing means they most certainly no longer contain harmful substances that could damage baby's sensitive skin. Buying second-hand is therefore not only good for the environment, resource conservation and your finances, but also for your children.</p>
<input type="checkbox"/>	<b>Use advisory services for expectant parents</b>	<p>There are numerous advisory services for parents-to-be (for example on baby health, the financial aspects of having a baby, official applications and dealing with the authorities etc.). Use the time before birth to prepare for your responsibilities as parents.</p>