

## **5 Tips for Preparing for Maternity Leave**

From the moment you discover you're expecting a baby, your world is filled with decisions to make. You now have to think about what hospital you want to deliver in, whether you're going to breast- or bottle-feed and how you -- and your company -- are going to get through your maternity leave successfully. Taking time off to care for a new baby is, in many cases, a legally protected right, but that doesn't make it any easier. Take time to learn your options, create a plan with your employer and protect your own standard of living through scrupulous savings.

### **Understand Your Options**

If you have worked for at least a year for a company that has 50 or more employees, you have earned 12 weeks of unpaid leave to take care of a newborn, guaranteed by the Family and Medical Leave Act. Such restrictions, though, mean that up to 40 percent of the workforce isn't eligible for this guaranteed time off, reports Jennifer Ludden in a 2013 article from NPR. As soon as you're comfortable in sharing the news of your pregnancy with colleagues, pay a visit to your manager or the human resources department. Ask what sort of maternity leave the company offers. You might be pleasantly surprised or horribly taken aback by your options, but either way, you'll be more prepared. If there are no formal guidelines in place, ask what other employees have done for maternity leave and if there's room for negotiation for time off or salary.

### **Develop a Plan**

The needs of you and your baby are likely top of mind during your pregnancy, but your employer likely wonders how your job will get done while you're gone. "Don't focus only on your needs and what's going to help you from a personal perspective," says Chris Duchesne, the Boston-based vice president of global workplace solutions for child care website Care.com. "You need to look at it from a company's perspective as well." He recommends meeting with your manager to develop a game plan for your absence. In preparation, create a list of your main responsibilities and jot down whom you think would be the ideal person to fill in. If you have authority for hiring, consider bringing in a temporary employee for your leave. Additionally, document all arrangements you make with your boss or human resources, just to protect you in case the situation changes in months to come.

### **Work With Your Colleagues**

Co-workers, particularly the childless, might feel slightly startled at your expected time off and resentful of having to fill in during your leave. It's not your job to coddle your colleagues, but a supportive crew can make all the difference. "Harvard Business Review" recommends being upfront and candid with your peers, especially those you manage directly. Suggest that they take this as an opportunity to step up and show how they can take extra responsibility. If you can, incorporate the management of your tasks into their annual goals and objectives. Additionally, listen to their concerns and take plenty of time to train before leaving.

### **Figure Out Finances**

Preparing for maternity leave isn't all about getting your company ready for a few months without you. If you don't have paid maternity leave -- and the U.S. Census Bureau reports that just 51 percent of first-time mothers did between 2006 and 2008, leaving 49 percent receiving no form of pay -- you need to prepare aggressively for covering bills while caring for your new baby. Time is of the essence, so start saving as soon as you find out that you're with child. Set up a savings account entirely for this purpose and meet a weekly or monthly goal for contributions. Set this goal by figuring out how much you'll need to pay bills -- plus a little extra -- while you're not working, minus any salary a spouse or partner brings in, and then divide it into set contributions. Double-check if you're eligible for short-term disability insurance, which can pay a portion of your salary -- commonly around 50 to 60 percent of your income -- for at least part of maternity leave after a birth, reports Ryan Galloway in a 2014 article in Forbes.com.

### **Stay Flexible**

A birth is, above all, entirely unpredictable. You could go into labor weeks early. You could have unforeseen complications after the birth. You could be itching to return to work just weeks after delivering or dreading the day you have to return. Prepare for the best-case scenario, but as the days tick by, become more and more ready to leave the office at a moment's notice. You should also stay flexible when it comes to arrangements for work, within reason. "What will work for your company or you might be different in January than it is in July," Duchesne says. "If you expect your boss to be flexible with you, reciprocate to meet their needs as well."