

THE  
**BOSS  
BITCH**

**GUIDE TO**

**F-WORDS:**

**FAMILY,  
FERTILITY, AND  
FINANCE**

**NICOLE LAPIN**



In order to be truly in control of your life—to be truly the boss of you—it’s not enough to have a handle on your career or even your business: you need to take control of your family situation, too. Whether you have a partner or not, it’s important to plan out your personal life in the same way that you plan out your career. The two are inextricably bound. Having a kid will impact your career more than anything else (and, likewise, your career will impact when you have and how you raise a family). Sometimes it feels like they can have the inverse effect on each other: career is rocking and family stuff is slacking, or vice-versa. It’s natural to strive for balance and “having it all.” But to do that, you must first decide what that means to you. Boss Bitches make their lives happen by defining the future they want before going after it. And that’s what we’re going to figure out in this e-book companion to *Boss Bitch*. So let’s get started with the most important F-words in your life!

## “F” WORD PLANNING

When I say “family planning,” you probably imagine a calendar where you tick off certain days of the month in which you’re more (or less)

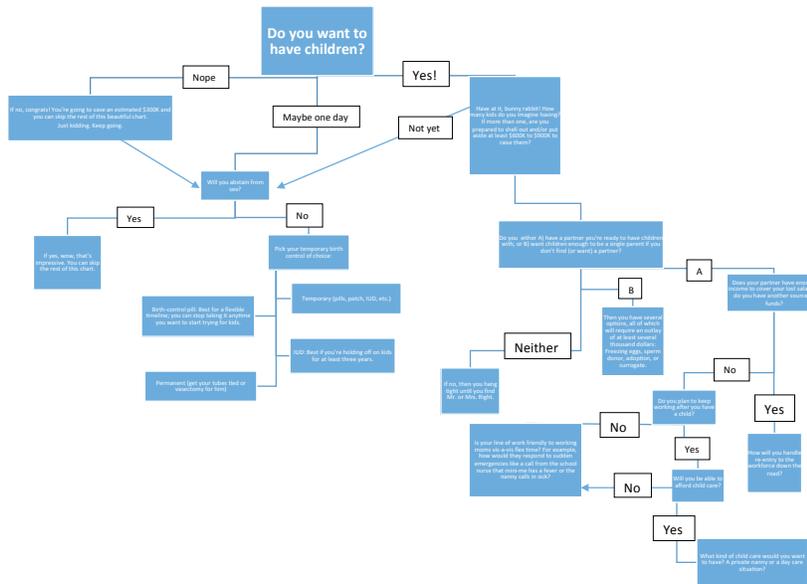
likely to get pregnant, depending on your goals. But planning for the “F” word—family—isn’t just about charts and graphs (although I do love me a good chart or graph). It’s about your innermost hopes and desires—and also your fears. And the biggest fears usually revolve around having unanswered questions.

So, let’s kick the fear around planning a family and answer some basic questions:

- Do you want to get married?
- Do you want to have kids? If so, when?
- If you have a kid, do you want to have more kids?

I don’t care what your answers are, that’s your business. But you need to have answers. And, no, “It depends on the guy” is NOT an answer. What’s always given me the most anxiety about getting what I want is not knowing what I want in the first place. It’s a majority of the battle for me; and I have a hunch you’ve been there, too.

Studies have shown that women who can create a cohesive narrative for their lives are more likely to be successful. Let’s figure out what that



narrative looks like by playing a little game of “Choose Your Own Family Adventure.”

In case you can't tell, I loved the “Choose Your Own Adventure” books as a kid. That's why I revert back to these exercises when faced with uncomfortable planning decisions as an adult; it just makes it more fun! Once I completed my own “Adventure,” I determined that I want to try for four or five kids, ideally working for myself with flexible hours so I'm able to be hands on and learn new things. Who knows: I might end up with two kids, working for someone else and relying on day care. I reserve the right to amend “my narrative” as life happens, as do you. But, the point is that I have direction. And direction is power.

As you probably learned from *Rich Bitch*, and now with *Boss Bitch*, I don't shy away from telling you a lot about my personal life. Well, it's time to get downright intimate, bitch. In this guide I'm going to tell you everything about my plans and dreams for having a family, and how they took a totally unexpected turn when I was rejected by my guy when I was ready to do just that. You already know I'm all about talking about taboo things very openly and honestly, especially when it comes to money. Well now we're going to mix that with some more personal taboos. A double-taboo whammy, if you will.

## CONFESSIONS OF A **BOSS BITCH**

### *Having THE Talk . . . with Myself*

From my late teens to my late 20s, I had no life besides work. I was a work addict. I had nothing on my mind besides working and then working some more. And then, when I was 27, I met a boy—and it got serious. Fast. We moved in together after just a few months. Yes, yes, “fools rush in.”

We were inseparable right away. We integrated our lives quickly, and it felt like “This is it, I met my future husband.” We never really talked about it, it just felt mutual and understood. Then, about a year in, I realized it might not be. We were

at a party, and a friend of his made an offhand comment about my BF not being ready to get remarried and have more kids (he already had a daughter from his first marriage). But instead of interjecting to correct her—“Of course I want more kids!”—my BF nodded in agreement.

Wait—what?! I felt like I got the shit kicked out of me. I was shocked and I was sad. When I brought it up later that night, he avoided a real conversation—and continued to avoid the topic for the next three years.

I went through a phase of “Well, I don’t even want to have kids anyway, so there.” Of course, it wasn’t true, but I still tried to convince myself. It was a defense mechanism that I used for about two years. And, then . . . I turned 30 and I had a panic attack. I couldn’t suppress my intense urge to have kids of my own anymore.

I became “baby crazy.” I went from trying to believe I didn’t want any kids to wanting four or five. The more my BF didn’t want to confront the kid conversation or commit to it, the more terrible I felt. I was so mad at him.

The thing is, I wasn’t wrong to be mad. But I was wrong about who I was mad at. I shouldn’t have been mad at him. I should have been mad at myself.

We were nearing four years of being together and we still hadn’t had a serious talk about our future. I had tried, sure, but when he wouldn’t take the bait, I backed off. I guess I was too afraid of losing him altogether.

What I really should have been afraid of was waiting for my dude to decide my future. But I did. It was dumb. And it certainly wasn’t very Boss Bitch-like.

Don’t do what I did. Don’t be in denial about your desires. Express them, and, if you have to, stand-up and fight for what you want.

## YOUR BODY IS A DICTATORSHIP

While you might want a partner to have a family, you don’t *need* one. In order to run your life like a business, you need to always remind yourself that your body is a dictatorship—not a democracy.

For me, that freedom came from freezing my eggs as an insurance policy. Maybe I have the first of hopefully four or five kids naturally, then use eggs? Then a surrogate? Who the fuck knows? Maybe I go all-natural?

You just don't know until you start trying. You can't control fate, but you can face it with an arsenal of information and contingency plans to help you best reach your goals.

## DECISION DAY

Of course, when it comes to having your dream family, there's so much shit that you just can't plan for—which, if you're anything like me, can make you feel super out of control. Still, it's helpful to have some concrete deadlines in mind for your journey. Let's revisit those one-, three-, five-, seven-, and ten-year goals that I outlined in *Rich Bitch*, but this time through our mommy lens. I'll go first.

I used to think that I would have at least one kid—maybe several—by the time I turned 30. But as I mentioned before, 30 came and went and that's not how things went down. So I set a “D-Day” for myself, my own biological deadline to take my family life into my own hands. That's when I decided to freeze my eggs.

1-year goal: Complete egg-freezing procedure. Pay for five years of storage up front. Continue to date.

3-year goal: Be in a long-term relationship. If no relationship, complete another round of egg freezing.

5-year goal: Be engaged. If not, pay for more egg storage.

7-year goal: Be married. If not, look into freezing embryos (they have better survival rates than just eggs, as I'll talk about in a sec).

10-year goal: Be married with kids. If not, have a kid with or without a partner.

Yep, I'm giving myself until the age of 40 to become a mom whether I have a partner or not. Even writing that freaks me out. But I know myself well enough by now that being a mom is something I want in my life no matter what, and I'm comfortable with the idea of going it solo if I need to. Biologically, 40-ish is near the end of the line for when my body will be able to carry a healthy pregnancy with the younger eggs I have frozen.

And if I want to have more than one kid (which is also a dream of mine), then even more reason to get going so I have time to complete the process once or twice over.

Deadlines aren't just for women like me without kids. For example, you can be married and have trouble adopting—so you set a deadline to adopt. So now it's your turn. Think honestly about what you want, what you really, really want (sorry, I couldn't help myself) based on your current situation:

1-year goal:

3-year goal:

5-year goal:

7-year goal:

10-year goal:

Of course, I have the right to adjust as my situation changes, as do you. But giving myself a deadline for mommy-dom has removed some of the anxiety about finding a partner with whom to have kids. I know the kids part is happening either way, so I'm free to date and live my life to the fullest without that pressure.

### CELEBS ARE JUST LIKE US!

It took me a while, but when I finally realized that me + love of my life = baby wasn't necessarily the only equation for me, it was the most liberating feeling ever. And I am not alone in that (neither are you!). These Hollywood ladies also decided to take matters into their own hands:

- *Sandra Bullock*: Before the very public demise of her five-year marriage, Bullock had started the process of adopting a baby boy, Louis. After the divorce, she went through with adopting Louis as a single mom. Five years later she adopted her second child, 31/2-year-old Laila. In an interview

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with *People* magazine, Bullock said, “I can tell you absolutely, the exact children came to me at the exact right time.”

- *Charlize Theron*: This single mom has two children, both adopted: her son, Jackson, and daughter, August. Shortly after adopting Jackson in 2012, Theron told *British Vogue*: “I’ve always been very honest in saying I wanted a family. I’ve always known I wanted a family.”
- *Padma Lakshmi*: When she became pregnant in 2009, at age 39—even after being told by her doctors that she couldn’t—Lakshmi was dating two different men and wasn’t sure who the father was. She has been very open about that in the years since her daughter, Krishna, was born. “I was presented with two very different, very interesting men, and you know, men do it all the time,” she pointed out on the *Today* show. “I chose to do it. I was open with the men involved, and I’m gonna own my history. That’s what I did.”

Yes, yes, I know, men don’t need the same deadlines that we do, at least biologically. Guys can be 72 and have a kid, just look at Mick Jagger. But we women need deadlines. It’s annoying, it sucks, but instead of crying about it and being consumed by it let’s just deal with it the best we can.

And while this is heavy stuff, it’s been shown that stress is the biggest hindrance to women having (what they perceive as) a happy life of family and career. So, chill the F out with the F word (family!). Remember Elizabeth Banks’s character in *What to Expect When You’re Expecting*? She was a crazy ball of anxiety trying to get preggo with all of her ovulation alarms and the like. Then, when the girl had a glass of wine and just said “F it,” she got knocked up. So, get out of your own way, sister. You have enough issues and challenges to deal with . . . *you* shouldn’t be one of them.

## LET’S TALK ABOUT SEX, BABY

You might be thinking: “Wait, sex?? I thought this was a boss guide!” Well, first of all, you know that I love to talk about sex whenever humanly

possible (sorry I'm not sorry). But remember that planning your family life IS part of planning your professional life, and so yeah, unless you're planning to have a stork drop a baby on your doorstep, we're going to have to talk about sex . . . like a boss.

### SEX ED 101

The funny thing is that many of us spend a lot of time in our younger years trying *not* to get pregnant; a recent survey found that 11% of American women aged 15 to 44 have used emergency contraception, up from just 4% in 2002. And yet we don't really know if we can even get pregnant until we start trying. It can be infuriating (especially when you're a planner, like me) to finally be ready to "pull the goalie" only to then have difficulty conceiving.

Regardless of whether you want to have kids tomorrow or in five years, the point is to own your decision instead of leaving this shit to chance. And if you're not ready to have kids right now, that means one thing: birth control (or abstinence—but who are we kidding). So how to pick the best birth control option for you? If you want to use condoms or take the pill for getting busy in the short-term, then cool. I don't need to tell you how to let your freak flag fly. I'll leave what you do during sexy time to you. I'm more concerned with what you are doing for long-term family planning.

If you're not planning on having kids for a while, then an IUD (intra-uterine device) or other implant might be a good option. The procedure is relatively short (although, speaking from experience here, it hurts like hell), but once it's in there you're good to go for 3 to 10 years, depending on the kind you get. You can take it out early if you must, but if there's a chance you might want to conceive before that time is up, better to go another route. Another reason not to remove it early: IUDs aren't cheap. They can run you \$200 to \$800 for the actual IUD and insertion and another \$200 for removal (sans insurance)—so to some extent you want to get your money's worth.

## CONFESSIONS OF A **BOSS BITCH**

### *To IUD or not to IUD, That Is the Question*

I brought up the subject of kids with my boyfriend for the first time on the phone, while I was on the way to my gynecologist's office. It was also the day I got my first IUD.

"Hey, I was just thinking, this thing stays in a really long time, so . . ." I said, tiptoeing around the conversation I actually wanted to have, about maybe starting a family together someday.

He said, "So . . ."

I said, "Well, you're okay with that?"

He said, "You can always take it out, right?"

"Yeah, I guess, but this whole thing isn't so fun," I said shakily, remembering how several girlfriends described the insertion process as "getting socked in the stomach." How lovely.

He said, "Yeah but it's silly for us to use condoms, and you don't want to go on the pill, so . . ."

"So, yeah, I just feel like I'm going to be locked up for a while."

"You can take it out in a few years," he said.

That sounded uncomfortably vague to me. I wanted to say, "WTF does 'a few' mean?! Three? Five? Seven years?" I wanted to scream, "I'm trying to ask you when you want to have babies with me, dammit!" But instead, I said nothing.

There was silence.

"Call me after you get it," he said.

I knew what he meant. I got the IUD. It was the copper one with no hormones. But I didn't "get it." I was confused and reluctant to go through with it. But despite my hesitation, I did it anyway. In the process, I also kicked the conversation that I really wanted (and needed) to have down the road, and I had no choice but to go down that road alone.

You might choose to forgo implants and medication in favor of a more natural approach, like Natural Family Planning (NFP), which involves

tracking your monthly fertility cycle to know when you are most and least likely to get pregnant, and then planning your sex life around that. The caveat here is that, if you take this approach, you should be comfortable with the idea that you could get pregnant even if you're following the dates that suggest there's a low chance of conceiving. There are some great apps out there to help you track your ovulation cycle, like Glow and Ovia—they'll send you personal daily alerts with the best time to conceive (and not).

### ARE YOU FERTILE, MYRTLE?

It would be great if all of us women could get pregnant whenever we wanted, just like that. But that's not how it works. Taking proactive measures to learn about and protect your fertility is the best thing you can do to feel empowered and secure with your future. You have two basic fertility treatment options, depending on where you are in your relationship (if you're in one) and how soon you might want to try to conceive:

1. Freezing your eggs: This might be a good option if you are currently single or in a relationship where kids are not on the table but you know you want to be a mom someday. With this option, you freeze just *your* genetic material (your eggs) and put them on ice (literally) to conceive with a partner down the road.
2. Freezing your embryos: If you are already in a committed relationship and know you want to have kids someday with your partner (just not now), this can be a great option. Saving your combined genetic material (your eggs + his sperm) while you're still young leaves the door open to conceive when you are both in the right place for it.

If you go with option 1, you're in for two more steps in the process to have a baby. First, you need to decide which sperm you want to use to fertilize the eggs with (a donor's or your current partner's) in order to create an embryo. Then, you'll undergo a procedure to put that embryo (or more) back inside your body with hopes of creating a healthy pregnancy.

If you go with option 2, you have one just one more step: to implant the embryo and hope for a successful pregnancy.

I know—there’s a whole lot of “hoping” going on here, which might make you feel less in control. But pregnancy is never a given, no matter which route you take to get to your dream family. So the best you can do is proactively take whatever steps you can to make it happen, and hope that it does.

## FYI

### KEEP CALM AND REMEMBER YOU’RE NOT ALONE

The one silver lining about so many women having difficulty getting pregnant is that we are finally, *finally* talking about it. If you’re having trouble getting pregnant, you are not alone; in fact, many well-known celebrities have been open and honest about their own fertility struggles:

- **Chrissy Teigen and John Legend:** The supermodel was undergoing IVF treatments while shooting the *Sports Illustrated* swimsuit issue in Zanzibar; she had her shots and medical kit with her the whole time. After trying for years to get pregnant, she and husband John Legend finally conceived in 2015.
- **Mark Zuckerberg and Priscilla Chan:** After having three miscarriages, which they later shared publicly in Facebook posts, Mark Zuckerberg and Priscilla Chan had a healthy baby girl in 2015. Zuckerberg made news of a different kind when he announced he would take two months of paternity leave, a surprising but praised choice for a highly visible male CEO.
- **Tyra Banks:** Banks tried IVF for years before opting for a surrogate to carry her child with boyfriend Erik Asla; the two welcomed a baby boy in 2016. As she said on her talk show while commiserating with guest and friend Chrissy Teigan, who was also going through IVF treatments, the most difficult part was “putting needles in your tummy every day and having to come to work and smile when you feel like you want to throw up and lay down.”

For me, deciding to freeze my eggs (not my embryos, so that I could have the freedom to fertilize them with whomever I ultimately chose) was my way of making sure that at least part of my fairy tale was going to come true. I felt time slipping away and my biological clock ticking, so I froze my eggs and stopped the clock. *I* made that happen. It wasn't an easy decision, but for me, it was the right one.

## CONFESSIONS OF A **BOSS BITCH**

### *Paging Dr. Lapin*

I never wanted to freeze my eggs. I never thought I'd have to. I wanted to have kids naturally. Badly. But by the time I was 30, I wasn't even close to my timeline for having them. As you probably gathered from the IUD debacle, my long-term boyfriend wouldn't commit to having kids. Still. His reluctance amplified my biggest fear: that I might never have the family I dreamed about.

In my professional life, I feel empowered and confident. As a financial TV personality and journalist, I've ball-busted my way through a male-dominated industry by never taking "no" for an answer. I've reached my work goals earlier than I ever thought I would—and then set even loftier goals to chase.

But in my personal life, I became an emotional wreck, tearing up every time I saw a baby or child. Clearly I had to do something . . . ASAP. I needed to take my timeline for having kids into my own hands. So I did my homework. And freezing my eggs seemed to be the best way to get the peace of mind I had been longing for.

In the waiting room at my first appointment, I was surrounded by couples. I was painfully jealous but I kept it together. I knew that this was the insurance policy I needed. Even so, I underestimated the emotional and physical toll that would come with it.

In the exam room, my doctor did a transvaginal ultrasound (the first of many I would get during this process) and turned the screen to me so I could see my resting eggs; these are the eggs you are born with, ones that the doctors try to grow

using hormone shots so they can harvest multiple eggs at once. She told me that most women need to start the whole process on the third day of their period, and as luck would have it—I couldn't make this up—that's exactly where I was. It felt like the best kind of sign.

My doctor gave me a strict calendar that would soon take over my life. It told me exactly which shots to take and what dosage and when. It told me when I should get ultrasounds and blood work—which was basically every other day. It estimated the date for my egg-retrieval surgery, too.

Then came the most dreaded part: the shots. To learn how to administer these, you literally go to what they call “shot school.” A nurse explained the basics, like how to take the cap off the needle (harder than it sounds!). She explained how to put the needle into the vial of medication, take out the amount I was prescribed, inject it into another vial with the activation powder, and then switch out the large mixing needle to a smaller one for injection. When she showed me how to grab a hunk of fat on my belly and stick in the syringe, I thought I was going to pass out. I'm not a quitter, but if I were, this would have been the moment to do it.

As hard as this all was, the psychological cost was not the only cost to consider. I'm a money lady, so I did my research and budgeted for this procedure. There was the estimated price for a full round of egg retrieval, between \$8,000 to \$14,000 (or more) plus storage fees for preserving the eggs we harvested, not to mention the IVF costs if I used the eggs later. The drugs alone cost \$5,000! The pharmacy overnighted a box of shots to me in a big cooler. I stayed home to be there for it, knowing it was the most expensive delivery I will ever receive. Once I saw the receipt with the charges, I knew there was absolutely no turning back. Game on.

The first night of what would be fifteen grueling days of shots, I called two girlfriends to come over for moral support. It took me no less than an hour and a half to inject a few milliliters of liquid into my belly that night. As the weeks went on, I became more and more comfortable in my role as “Dr. Lapin,” injecting myself more swiftly every night. But I soon started to feel the side effects of the intense medication. I gained weight, and not just a pound or two—I seriously ripped a few pairs of jeans down the back. I was tired and moody: partly because of the hormones, yes, but also because I couldn't drink alcohol or coffee, or have sex. I wasn't sleeping well. My stomach was full of needle marks and bruises from the in-

jections. I was so bloated from my growing ovaries that I almost looked pregnant, which didn't help my state of mind. The longer it went on, the more dramatically my emotions swung.

After two and a half weeks, the egg-retrieval procedure loomed. The final round of shots is incredibly important, because they trigger ovulation—aka, game time. One of the shots needs to be injected exactly thirty-six hours before the egg-retrieval procedure. So when the night came for that shot, I set two alarms on my phone and then headed to a friend's game-night party (because a girl's still gotta LIVE!). When my alarms went off, I left in the middle of a round of Pictionary to do my shots in the bathroom.

The retrieval day was actually kind of the high point, given all I'd been through. My friends were there for me, and the anesthesiologist gave me an IV of what he called "a margarita without calories." My doctor told me to enjoy the nap—and considering I hadn't slept much in the last month, I did.

Now that my eggs are on ice, I've realized that they aren't the magic cure-all for anxiety about my future. Going through the process alleviated some of the pressure I put on myself, for sure, but there are still days when I get weepy at the sight of a happy child with his mother. And then, there are other days when I'm excited for the possibility of that happening for me. Best of all are the days when I stop to think how proud I am of giving myself the best chance I could.

I saved the fifty-some vials I used during the egg-freezing process, arranging them in a heart shape on my kitchen counter. I'm getting that heart mounted in a frame and hung up on my wall. I hope I get a chance to show it to my kids one day, because I want them to know that their mommy was a Boss Bitch who always wanted them and did whatever it took to have them—long before they were born.

I froze my eggs at 31, which sounded young to some people whom I told about the process. But it's actually the best time to do it (at least I got something right with that!). Some fertility clinics have a cut-off age of 40 for freezing your eggs. Unfortunately, too many women have just begun to think about doing it by the time they are approaching 40. Research has shown that most women wait to freeze their eggs until they are between 37 and 39, which is when most women are naturally experiencing

a decline in fertility. The best time to freeze your eggs with the greatest chance of conception is actually *in your 20s*.

I get that it's tough for a lot of young women to think about it so early—much less save for it. So if you ask me the ideal time to at least start looking into and planning to freeze your eggs (or embryos), it's when you turn 30. I was lucky: my doctor was able to extract the eggs on the first shot (no pun intended). But for many women, it takes a few tries. The earlier you start; the more time you have to keep at the process until you get it right. After all, you don't know what your fertility situation is until you look under the hood.

### **“THEY LOOK SO MUCH LIKE YOU!” AND OTHER THINGS NOT TO SAY TO ANOTHER WOMAN**

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The thing about fertility issues is that only once you start talking about them do you realize how many women are going through a similar situation, or have dealt with fertility struggles in one form or another. For me, I found that only once I opened up about my own issues did others open up about theirs.

Whether you are going through fertility difficulties at the moment or not, it pays to remember one of my favorite sayings: “Be kind, for everyone you meet is fighting a hard battle.” This is never more important than when approaching a friend or family member who might be trying to get pregnant. Not every woman pushing a stroller is the biological mom of her child (or the child's mom at all). The child might be adopted, or the product of donor eggs, or a stepchild. Or you might be looking at a nanny simply going about her job. So here are a few things NOT to say to another woman under pretty much any circumstances:

*“When are you due?”* Not every woman with a belly is expecting. You DO NOT want to get this wrong.

*“Don’t you want to get married?”* Some couples like to shack up, period. And some ladies opt to have a child solo.

*“You’ve got plenty of time to have children!”* You have no idea how fast someone else’s biological clock is ticking or what fertility challenges a woman or her partner may have.

*“Aren’t you lonely?”* Some women choose to be partner-less and/or child-less. That doesn’t condemn anyone to a lifetime of despair.

*“When are you guys having kids?”* I’ve been guilty of asking this one before and I’m sure you have, too. In fact, it’s probably the most common—and for many couples, most annoying—question married people get. Or, “Are you having more kids?” is the common ask for couples who have one kid. Or worse, for single people, “So do you think you might ever want kids?” Ouch.

Now that you’re keen to the sensitivity of the subject, start rethinking what you ask the people in your life; they may have already been trying and feel frustrated, or one might want kids while the other doesn’t, or they may have had a miscarriage. You never know what’s going on behind closed doors. And some couples are perfectly happy without kids, which is totally fine, too.

If you know that someone has been having trouble getting pregnant, or perhaps had a miscarriage, you might be at a loss for words. Trust me, I’ve been there. It’s just so terrible; what can you possibly say? The thing is, I’ve heard from many people (because sadly, many people go through this) that not saying anything is so much worse than potentially saying the wrong thing. So here are a few ideas of things to say if you’re feeling stuck:

- “I’m so sorry for what you’re going through. How can I help?”
- “This infertility stuff must be really exhausting. Can I take you to your next appointment?”
- “I know you’ve been having trouble starting a family. I’m here if you want to talk about it.”

At the end of the day, it's better to say something, even if you feel awkward doing it. Not everyone will want to talk about it, and that's fine, don't pressure them to; but just knowing that you're aware that they're struggling, thinking about them, and offering to help is enough.

## THE COST OF BEING BORN

Forget about the high costs of raising a child for a moment; if you go the planned route, getting pregnant can cost just as much (if not more) as providing for the kid itself. Which is why it's crucial to start budgeting for baby long before starting a family is even on the table. So let's break down what you might expect to shell out on the two options for contraception that we've briefly talked about:

- *Egg freezing* (\$10,000–\$15,000): Freezing your eggs basically consists of going through one half of IVF treatment, harvesting your eggs, and then freezing them before fertilization. Be sure to budget extra savings for storage: egg storage runs from \$500–1,000 per year. At some clinics you can get a discounted storage rate by signing up for multiple years at a time (for example, paying for storage for the next five years up front).
- *Embryo freezing* (\$12,000–\$20,000): Freezing your embryos consists of going through IVF treatment and then fertilizing the eggs with your partner's sperm. This means you need specimens from both of you (obviously), on top of paying for the fertilization and storage. When you're ready to use the embryos to try for pregnancy, you also incur a thawing fee, which typically ranges from \$400–800.

Unfortunately, not all insurance plans cover these procedures, although some will cover part of the amount. Some companies like Apple and Facebook have made it easier to choose by adding egg freezing into their health coverage, with both offering up to \$20,000 for their female employees. Other tech companies like Google and Microsoft and finan-

cial services firms like Citibank and JP Morgan are following suit, as I hope more will. Some people say this is a backhanded way for these companies to keep female employees at work by delaying having kids. I say, whatever the underlying reason, take that money to the (egg) bank, sister.

- *Surrogate* (\$95,000–\$150,000): If you are unable to carry your own child but still have viable eggs, surrogacy might be a good—albeit very expensive—option. Expenses include the fee for the surrogate mother, the fee for the surrogacy agency, the cost of IVF and fertility treatments, and also legal, travel, and other expenses.
- *Adoption* (\$8,000–\$40,000): If for whatever reason you can't (or don't want to) carry a baby yourself, you might opt to adopt. The cost and process of adoption varies widely depending on where in the world you are adopting from, but assume a pretty sizeable investment. Besides the adoption fees, which you pay out to the agency upon successful adoption, there are travel fees to visit and then bring the child home and lots of paperwork, some of which can take years to process. If you think this might be a feasible option down the road, it's worth doing your homework and starting the process (and saving) early.

And there is one more, perhaps less obvious expense you should be aware of (and one many people do not want to talk about): miscarriage. Less than 20 percent of pregnancies result in miscarriages, but it can be devastating, especially if you've already been using IVF to try to conceive. The best you can do is build in some extra time and money to your family plan in case of a miscarriage; that way, if you are faced with another go-around, you won't have to deal with the financial stress on top of the emotional stress.

**FYI****IT TAKES TWO TO EMBRYO**

Male testosterone levels drop around one percent each year after he turns the big 3-0. The older a guy gets, his sperm count not only goes down, but those sperm cells also divide more and more, which can lead to higher genetic abnormalities that cause birth defects, like autism. So contrary to what you might have heard, it's not just your biological clock that you hear ticking; it's his, too. Don't shoulder all of the burden if you are having trouble getting pregnant. Instead, make sure you *both* get checked out for potential fertility problems, and also understand that his diminishing swimmers might share the blame.

**KIDS ARE PRICELESS . . . BUT PRICEY**

Okay, so you got pregnant, and you're psyched—as you should be! But in the baby frenzy, it's easy to forget about the bottom line. I want to make sure you understand what you're getting into financially. Recent surveys show that it costs an average of \$300,000 to raise a child in the United States from day 1 to age 18. Yep, *one* child. Between healthcare, food, school, and extracurriculars, that's a pretty steep tab. And considering your typical American household has 2.01 kids (down from the “two-and-a-half” figure that you used to hear all the time as part of the American Dream, BTW) many homes are spending that several times over.

It's not the dreamiest way to put it, but it's true: having kids is a *huge* expense (especially after the money you may have already dumped into getting pregnant, as we've discussed!). And if you decide to work when your kids are young, well, let's just say that the only thing more expensive than raising your own kids is paying someone *else* to raise them during the hours you're not around.

The national going-rate for babysitters is currently around \$14 per hour (and extra for extended hours and overnights). If you're working five days per week, that means you can expect to shell out 10–20% of your

monthly income for day care; and upwards of 30% if you live in a major city or super desirable neighborhood, or work irregular hours.

## CONFESSIONS OF A **BOSS BITCH**

### *Positively . . . Absurd*

When a friend from Boston recently got pregnant, she received some interesting advice from her neighbors. She lives in a neighborhood made up of mostly young professionals with dogs (it's one of the few truly dog-friendly areas in the city) and young children (just over the bridge from the crowded downtown area, there's more space for less crazy rents). As soon as her neighbor heard the pregnancy test had come out positive (like, seriously, the pee on the stick had barely dried), the neighbor suggested my friend and her husband get on the waitlist for day care. Wait—what?? Yep, it turns out that the day care center in her neighborhood was in such high demand that she had to act NOW to get onto the waitlist. The day care center had started accepting positive pregnancy tests to do so—and even then, she likely wouldn't get a spot until her kid was a few months old. It goes without saying that you need to plan ahead before you start a family . . . but as this story shows, that planning can and should be done way before the child is even born.

On average, a nanny commands about \$14 per hour, according to Care.com. You might think that's a good deal, but consider the number of hours a nanny will be spending with your child. A typical day care center runs roughly 9-to-5; a nanny can and often will be in your home much longer, from while you're getting ready for work until you get home from your commute.

And the cost of a nanny varies wildly per zip code. The average cost for a nanny in St. Louis is \$9.75 per hour, while the same care in San Francisco will run you \$15.50+ per hour on average. The additional experience or certifications your nanny has, like a child development degree or CPR certification, can also impact the hourly rate, as well as additional

responsibilities like housekeeping, pet care, and whether or not they use their own vehicle while on the job.

## OUTSOURCING CHILD CARE

So you've done the math and no matter how you crunch the numbers you realize that having a family is seriously going to drain *all* of your savings—or worse, put you in debt. What should you do? Should you just not have kids??

Of course not! If you want to start a family, you absolutely should (and if you want to stick with your career after starting a family, then you absolutely should do that, too, but more on that later). But if you're concerned about the financial side of the equation, making those baby dreams come true can only mean one thing: hello, lifestyle change!

So yeah, that may mean cutting down on some personal indulgences. Maybe you used to take a sweet vacation once per year. Sounds like fun, but that \$3,000 will buy a lot of diapers (not to mention, going the staycation route means less money spent on child care). Or maybe you used to treat yourself to a few new wardrobe items at the beginning of the season. Well, that \$250 stipend will now cover a few days of nanny services. But trimming your budget doesn't—and shouldn't—mean cutting ALL fun out. As I've said time and again, if you don't keep some small indulgences in your budget that make you happy, you're just going to splurge on something bigger down the road out of sheer deprivation. So instead of that yearly blowout vacation, treat yourself and your partner to a decadent weekend getaway (with or without baby). Instead of freshening up your wardrobe each season, pick up some new makeup or a fun accessory to add some glam to what you've already got. And think of the money you're actually *saving* with this new lifestyle, since you're likely not dining and drinking out as much anymore. A friend recently shared with me that since having her daughter, she's been saving around \$300 a month on dining and entertainment. Of course, most of those savings are going right back into the ol' baby fund, but she saves a little bit for herself to get an at-home manicure while her daughter is sleeping. Doesn't sound so bad, amiright?

Of course, you can't really skimp on care for your kid; doctors' bills and diapers and formula and all that jazz are NOT optional expenses. But if you're smart about it, there are some sneaky ways to keep those costs to a minimum:

**General products:** Don't be a brand snob. Of course we all want the best for our baby, but take a few seconds to read the label on the back of that generic baby shampoo and you'll find that the ingredients are the *exact* same as the more expensive brand-name version. Similarly, don't get locked into one brand that you just "have to have." If you're going to maximize your savings, you've gotta be willing to go with whichever brand you can get for the least amount of money. Most stores rotate through which brands are on sale, so keep an open mind to try brands other than the one you typically use. Remember: many store brands offer a money back guarantee, so if you don't like what you buy then bring it back—you don't have anything to lose!

**Baby food:** According to Baby Center, baby food costs about \$50 to \$100 on average per month. Baby food jars and pouches can run \$1 or more each, and your growing peanut is likely to eat at least a few daily. One option is to stock up on fruits, veggies, and proteins to puree and freeze your own food. Invest in a good blender and you'll save by preparing food in bulk—and as a bonus, you know exactly what your baby is eating. But the downside is that this route can be very time consuming. You can also look into subscription delivery services, like Walmart's Baby Box or Honest Company's Essentials Bundle, which will run you anywhere from \$5 to \$100+ per month. Oftentimes signing up for these monthly or even weekly deliveries will let you lock in a lower rate per product, while also upping the convenience factor (hello, less gas and headaches from making frequent trips to the store).

**Gear:** A friend who recently had her first kid has discovered a phenomenon that she calls the "\$100 Rule"—"Every time I turn around to buy something for baby, it costs about \$100!" That's especially true when it comes to gear like clothing, a stroller, toys, and all of those gadgets that are out there nowadays. Enter: the baby shower (or, if it's your second

or third kid, the “sprinkle”). Create a registry so friends and family members can help with the big purchases. Ask family and friends who have journeyed into parenting before you for hand-me-downs; items that their kids have outgrown are likely just going to be sold or donated anyway. Just remember that items like car seats and strollers should never be purchased second-hand; when it comes to these protective pieces, your child’s safety is worth paying full price.

But what about the costs of day care or a nanny? After all, you’re trusting another person to care for your offspring when you’re not around; if ever there was a justified expense, it’s that one. This is no place to skimp either, but that doesn’t mean you have to pay a premium. In fact, be as skeptical with exorbitant child care costs as you would be in any other expense category. Day care facilities are still businesses, and don’t you forget it; they know they can play on your fears and charge a premium because, well, it’s your KID. Just remember that, as with anything in life, more expensive does not necessarily mean better—and you reserve the right to negotiate for a better rate if you feel the one they give you is too high.

So do your homework! Along with day care facilities, look for child care that is run out of someone’s home, which often costs less than the formal facilities with their property lease and many amenities (even though the care can actually be *better* with more individual attention for your child). According to Care.com, going the “out of someone’s home” route averages out to about \$127 per week, while the same full-time care for an infant at a day care center could cost you about \$186 per week. That \$61/week = \$3,172 per year (or 317 packages of diapers!). Another popular trend these days is nanny shares, where, as the name implies, you share the cost of small group care with a few other families (check out sites like Care.com or Nannyshare.us which are basically like Tinder for nanny shares). This is a great way to cut the cost without sacrificing the quality of care—just be sure you choose to go in on this with couples who share your parenting philosophies and price range, and with whom you can stand to be “in business.”

**GIMME A BREAK (TAX, THAT IS!)**

If your employer offers a flexible spending account, or FSA, you can stash up to \$5,000 of pre-tax earnings to pay for child care, including a day care center, nanny wages, and taxes. Depending on which tax bracket you fall into, this could save you as much as \$2,300 per year. You should also see if you qualify for the Tax Credit for Child or Dependent Care, in which the IRS lets you claim up to \$3,000 in child care expenses. This could save you upwards of \$1,000 per year, which you can put toward other family expenses (or dump into your kid's college savings fund).

**BITCH  
TIP****ALL MOTHERS ARE WORKING MOTHERS**

The phrase “working mother” is redundant. Being a mother might be the toughest job you will ever have. But, thinking about how you'll balance your career *before* the stork arrives can make taking on the job as mom go more smoothly.

**TO WORK OR NOT TO WORK**

The other option for child care is to leave the responsibility up to the original person in charge: that is, YOU. The choice of whether to go back to your pre-baby job or focus on your new full-time position as a mommy is such a personal one—and it's a financial one, too. Yahoo! CEO Marissa Mayer kicked off an international debate on parental leave when she opted for a brief maternity leave of two weeks after she gave birth to her twin daughters in 2015, giving her employees the heads up that she would be “working throughout” her absence. Other women opt for the full maternity leave offered by their employer, which, under the Family and Medical Leave Act, is twelve weeks of job-protected medical leave, but doesn't cover those who work for smaller companies and guarantees only unpaid leaves. Some women leave the workforce until their kids enter the K-12 system, opting to be at home with them until they are at school all day. Some take the leap to work from home, either negotiating this ar-

rangement with their employer or going into business for themselves. And still others leave the workforce and take on another full-time job—being a mom—permanently.

Ask yourself these two questions to help narrow it down to which options might be best for you, your family, your finances, *and* your career:

1. What's our household cost-benefit analysis for each form of child care?
2. What's the shelf-life of my skill set?

These questions are best taken together, as they inform each other and your career moves post-baby. The first one can really be simplified as: How much money do we, as a household, have coming in versus how much money would we have going out for each child care option? And the second one is a question of which skills are available to you now, and how on top of your game you will be after stepping out of the workforce for one, three, five, ten years—maybe more.

Let me share two examples from two friends who have taken slightly different routes in this regard. My friend Abby lives in San Francisco and has worked for years as a teacher at a private school. Her husband is an advertising executive, and they own their home. All of this is to say, hey—they're doing pretty well! When they had their first child, Abby took the full twelve weeks off (it was summer vacation, so it turned out to be perfect timing) and then started the school year back at work full-time. Because nannies in San Francisco are so expensive, as I mentioned before, they opted for a “nanny share” with three other families in their neighborhood. But the money they were spending on child care quickly outpaced the money Abby was bringing home from work, and soon they were underwater. After that first school year, Abby decided to leave her job and care for her daughter full time—a move that actually *saved* her family money.

With another child now on the way, it makes even more sense for Abby to stay at home rather than shelling out for day care times two. However, she plans to go back to work once both kids are in the K-12 system. As a teacher with years of experience (not to mention tons of time spent around

kids every single day!), she feels confident that she'll be able to jump back into the classroom, maybe a bit rusty but still on top of her game.

Now, let's look at another friend, Emily. Emily and her husband are both high-powered accountants making a great living in Chicago. When they had their first kid, Emily took her full twelve weeks off too, and then, knowing that child care would be expensive and also planning on having another kid right away, decided to leave the work force indefinitely. However, as an accountant, Emily has to get recertified regularly, stay on top of new policies, and interface with clients. After two full years out of the workforce, she felt herself falling years behind . . . and she and her husband agreed that the amount of money they were saving by having her at home to watch the kids wasn't worth her taking ten steps back in her career, only to jump back into the workforce down the road at a lower paygrade. So they opted for a regular nanny so she could go back to work full-time (albeit working from home on Fridays, for which she successfully negotiated with her employer). Now back in the swing of things, she recently got another promotion, which will cover the nanny and allow them to save for baby #2. Talk about super mommy!

The main takeaway here is that family planning does not and should not occur in a vacuum. You need to take the long view, leaving extra time as a buffer for things to go wrong (which, inevitably, they will). Want to have three kids? Well, it can be difficult enough getting pregnant the first time, and if you have to repeat the process three times over you could be looking at a decade-long process of building out your family. The same goes for child care; don't just think about the next year (although hey, when we're talking about having a newborn baby at home I don't blame you for thinking about life one. day. at. a. time). This should be more of a long-term strategy, as opposed to a short-term fix.

## BECOME A MOM-PRENEUR

Just because you decide to leave the traditional workforce doesn't mean you have to stop working altogether. In fact, tons of successful businesses have emerged from women who pursued side projects while at home rais-

ing their kids. My friend Julie Aigner Clark became one of them when she founded *Baby Einstein* at home in suburban Atlanta. A teacher and stay-at-home mom, Clark wasn't satisfied with the so-called "educational" videos that she brought home for her kids to watch . . . so she decided to make her own. She and her husband invested \$18,000 of their own money to start their own production company, and launched the first *Baby Einstein* tape (and yes, it was on VHS). Fast-forward three years and the company's revenue had increased from \$1 million in 1998 to more than \$25 million in 2001. Clark eventually sold the company to Disney for a nice profit.

You don't have to put your professional dreams on hold while you step out of the office for a mommy sabbatical; take advantage of your time at home and oddball schedule to pursue a passion project, and see where it takes you. Worst case scenario, you keep your skills sharp and make a few more contacts (not to mention the additional benefit of real, adult conversation while you're at home with a newborn). Good case scenario, you develop another revenue stream to boost your household income even after you head back to the office. And best case scenario? You're sitting on the next \$25 million idea.

## FYI

### CELEB-MOMMIES—THEY'RE JUST LIKE US!

In today's new normal, many of us will cycle through several different careers (and back again) throughout our lifetimes: from our first job, to starting a side hustle, to being a stay-at-home mom, to re-entering the workforce, to retiring and working for ourselves. Few women are as accustomed to stepping in and out of the spotlight as these Hollywood mommies:

- *Alyssa Milano*: This actress and mom turned her love for the L.A. Dodgers into a full-fledged business: her Touch by Alissa Milano sportswear line featuring fan gear in cuts and styles that women actually want to wear.
- *Kristi Yamaguchi*: The Olympic figure skating champion hung up her skates for

full-time motherhood, then launched her own lifestyle brand, Tsuya, for other stylish mothers on the go.

- *Jessica Alba*: The actress started her company, Honest, when she faced a lack of eco-friendly products for her newborn son. That initiative turned her mommy project into a \$1 billion valuation.
- *Reese Witherspoon*: This powerhouse started acting when she was 15; got married (twice) and had two kids; then launched her own Southern charm-inspired clothing brand, Draper James.
- *Candace Cameron Bure*: The *Full House* star (DJ Tanner!) took more than a decade off from working in Hollywood to raise her three children and pursue her faith. Now she's back in action as a host on *The View*.
- *Sara Blakely*: The Founder of Spanx focused on her first baby—her business—before taking some time away from the company to raise her four children. Then, once they were a little older, she came back with a vengeance, launching a new line of athletic wear and bringing her already-successful business baby to the next level.

We've heard a lot about what our bodies are and should be. A temple. A wonderland. I prefer to think of my body as my home. Many of us will move houses or change cities a lot in our lives. That, to some extent, is up to us. But our body is the one place where we *have* to live.

It's taken me a while to realize that taking control of my body *is* taking control of my life and my career. As women, our bodies do a lot of awesome things. One of the most awesome, of course, is having kids. And while starting a family might involve another decision maker, the main decision maker is always you. Remember: your body is a dictatorship. Own that shit.

## BOTTOM LINE

**Conventional Wisdom:** Everything works out the way it's supposed to.

**The Real Deal:** Um, no. Listen, life is full of surprises, but being prepared can help you navigate all the possible twists and turns that

your career—and yes, Mama Nature—may throw at you. Don't be that bitch who “got too busy to have a baby” if family is important to you. Like everything that's important in life, you have to make time for the things you want.

**Conventional Wisdom:** You have plenty of time for a family.

**The Real Deal:** I don't know how many times I heard that in my 20s from well-intentioned people, but they didn't actually have any idea whether I had plenty of time or not. Maybe I did, and maybe I didn't. Maybe you do, and maybe you don't. Do yourself a favor, and get your fertility checked out so you have the information you need to make the best decisions *for you* and your timeline.

**Conventional Wisdom:** A woman knows instinctively when she wants children—it's human nature.

**The Real Deal:** Humans, and female humans in particular, are a lot more complicated than that. Deciding whether or not to have a family isn't just about love and relationships and “instinct”; it's also about money. Be realistic about how much a family will cost—to conceive, to raise, to educate—and how it will affect your long-term career plans.