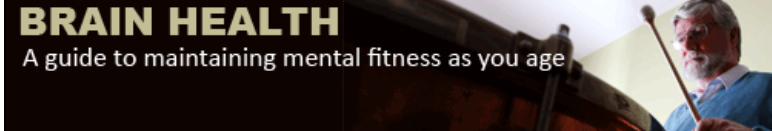


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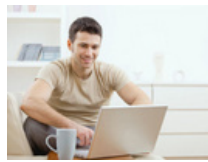
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Jennifer Stewart is an Ottawa writer who worries about balancing the demands of new motherhood, career and family.

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This year, I'm pulling the plug on TV

January 02, 2012

By Jennifer Stewart

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It's a new year, and a time for reflection and well-intentioned resolutions for the 12 months ahead.

While I've never been one to make resolutions, I do set goals and try my best to check in on their progress throughout the year.

This year, most of my goals are family-centric and revolve around getting our financial house in better order and making smart money decisions.

My goals, which I will write about in the coming months include:

Cloth diapers

As a new mom, I'm happy to admit that I don't know everything, and make mistakes. As some readers may recall, I wrote about cloth vs. disposable diapers last month. After the blog post, I received dozens of emails from moms on why cloth is better, and most definitely a cheaper option than disposables.

I have since bought 24 pairs of Charlie Banana one-size cloth diapers. In total, the diapers cost around \$530.


The cloth diapers will pay for themselves in just over a year and then will be free. I can also use them for any other children at no cost.

Baby food

In one short month, we will be introducing solid food.

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We typically steam vegetables with dinner, and it will be fairly easy to steam extra vegetables and fruits for Wilson. You can find some [great recipes online and also learn about introducing solids for your baby depending on their age.](#)

Financial planning

We are planning to meet with our financial planner in the New Year to review our family plan, and make sure we are set up to realize our financial goals.

For Wilson specifically, these goals include putting \$150 a month into his RESP. Another goal is to develop a family travel budget so we can go away as a family without breaking the bank.

Tracking our spending

Lots of people talk about setting up a budget, but aren't really sure how much they spend.

To track our financial habits, both my husband and I are going to keep a money journal for two weeks. This will show us how our discretionary spending adds up, and also make us think twice before we buy something unnecessary.

Our journal will be a tool to create a budget that is realistic and based on our actual habits.

Cutting out unnecessary spending

I'm still guilty of stopping for coffee when I'm just minutes from home and can make a one-cup coffee for about 15 cents versus \$1.75. I also have the bad habit of occasionally treating myself with a magazine despite the fact that many of the articles can be found online for free.

With more consciousness paid to my habits and their pocket-book repercussions, these habits should be fairly easy to break.

Turning off the television

2012 is going to be a year of cutting off our television. This may sound ridiculous, but we won't be sacrificing much. We have an Apple TV, which gives us access to movies and we also subscribe to Netflix for \$8 a month. We can also access shows online, including the news.

Cutting out television will save us around \$50 a month.

Summary

Setting your goals is the easy part. Sticking to them is where the difficulty sets in. To give yourself the best chance possible, track your progress regularly. You may not always be on track, but it's important not to lose sight of your goals and keep working toward them.

Also read:

[Who needs cable? I get 20 channels with an antenna](#)

[I easily cut spending by \\$1,060 this year](#)

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Jennifer Stewart is an Ottawa-based freelance writer. You can contact me at: jennifer@jscommunications.ca

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