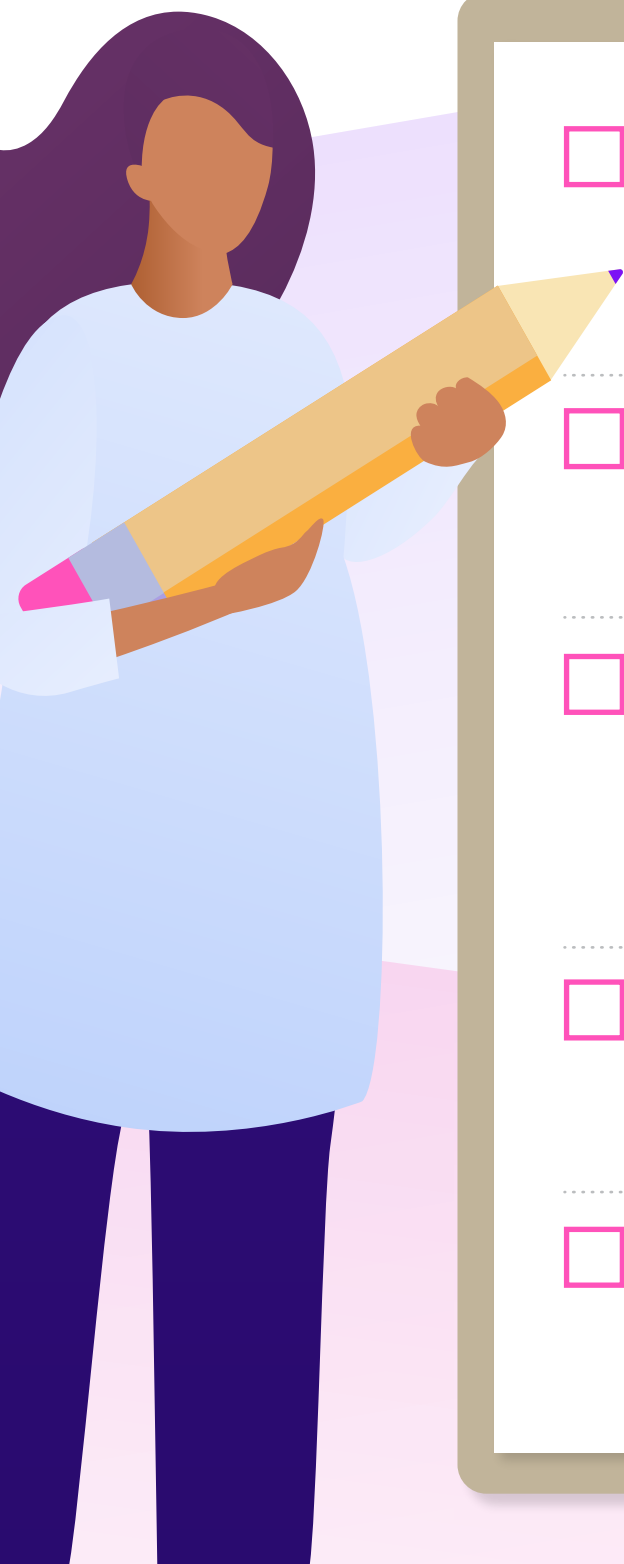


5 legal steps to take when baby arrives

This handy list compiles your legal and financial *To Dos* in one place to make it easy to remember. Check them off as you complete them.



Apply for your baby's social security number.

This number is needed for tax and banking purposes, health insurance and government benefits. Find a local Social Security office online at ssa.gov.

File a new W-4 form with your employer.

File with your employer (or your partner's employer) within 10 days of your baby's birth to claim them as a dependent.

Add your baby to your health insurance plan.

Make sure to add your baby to your plan (or your partner's) within 30 days to cover medical expenses. You can also look into private plans at healthcare.gov, or see if you qualify for [Children's Health Insurance Program](#) (CHIP).

Write up a will.

Be sure your [will](#) spells out who should care for your baby – and who gets your money – if something happens to you. Hire a lawyer to write your will, or create one yourself [here](#).

Buy life insurance.

A life insurance policy provides a lump sum of money to your loved ones (named in the policy) in the event of your passing. Consult a financial advisor or insurance agent.