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Should I stay home or work after the baby's born?

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My husband and I are expecting a baby in March 2012. Our combined gross income is just under \$50,000, and I owe almost \$100,000 on student loans. Thankfully, neither of us has a car payment or any credit card debt. I'm torn over what to do after my maternity leave runs out. I could go back to work at a job commuting 70 miles round trip, where most of my income will cover gas and child care, or stay home and survive on my husband's income (just under \$30,000) until the baby is old enough for preschool. —Mia Purdin, San Luis Obispo, Calif.

Congratulations on your pregnancy! As for the big decision about your job, first figure out the answer to this question: Do you want to work? If you do, then you should go back, even if your take-home only covers gas and child care. Staying in the workforce is worth more than just the annual salary. It's a way to stay in the game until your children are school-age and you no longer have to pay for full-time childcare (at which point your salary would go further). If you step out of the workforce, it can be tough to jump back in, and when you do, you'll have lost those years of career advancement and pay increases.

That said, there may be a different way to manage your working life. Seventy miles a day "is a long way to be traveling for that salary," says Brooke Salvini, a financial planner in Avila Beach, Calif. "Maybe you could find something closer to home in a similar salary range." Alternatively, you might want to explore the possibility of job sharing or telecommuting a few days a week.

If you want to stay at home, you'll have to look hard at your expenses. Can you make it on less than \$30,000 a year? If not, can you stretch your savings to make up the difference until you go back to work? Or could you pick up some extra work now and sock away enough before the baby comes? Could your husband make a bigger salary with additional training? Or could he pick up some weekend work until the baby's born? And how will your student loans figure into the equation? If they're federal loans, you have the option of an income-based repayment schedule.

One thing to remember that might remove some of the anxiety: "It's not a permanent decision," says Salvini. "You can decide to stay home for two years or you might decide to stay home for 10. But it's not a decision that you can't change."

--Kate Ashford