



**BEING A SINGLE MOTHER**

# BALANCE WORK AND PARENTING AS A SINGLE MOM...

Being a single parent in today's society is tough. Child support alone doesn't always pay the bills, and many single parents choose to work for their own fulfillment, as well as the needed pay check. But being a single working parent doesn't have to be a crisis if you take steps to balance your work and your family.

Form a network with other single working parents to help support each other, provide childcare assistance and advise each other. You can form your group with other single parents at work or your child's school.

Avoid over-booked mornings by preparing for your day the night before. Pack schoolbags and your briefcase and leave them near the front door, make lunches and set out clothes for everyone.

Spend time together after work and school. Have a snack and talk about each others' day before sending the kids off to do their homework, let your kids help prepare dinner and clean up afterward, watch TV together and read stories before bed. Set up a cleaning schedule you and the kids can do together over the weekend.

Give everyone their own individual chores to do, then reward yourselves by playing outside and having a family barbecue or picnic.

Plan your vacation time from work to correlate with your kids' school vacations so you'll be off together. You can plan a family vacation, or vacation in your own backyard.

Research your child care options for school vacation days, sick days and preschool childcare (see Resources).

Remember to find time for you. Read a book, watch a movie or take a bath after the kids go to bed. You need some quiet alone time to unwind from the day and recharge for the next day.

# CREATE A BUDGET FOR A SINGLE MOM

Single motherhood could be an overwhelming experience - if a single mother had the time to be overwhelmed. A single mother is too busy being a nurturer, a disciplinarian, a chef, a tutor, and a breadwinner. Her life is a continuous balancing act, so the last thing she needs is to falter because her budget does not have any bearing.

Set a goal. Sticking with a budget is hard work, especially when you have only one income. You will garner better results if you set a goal to determine what will be done with the money you can save. Once you have determined an objective, visualize yourself accomplishing it.

Figure out where your money is going each month. You need to know how much money you bring in - and how much money goes out. In order to do so, you need to gather all of your bills for the month (e.g. rent/mortgage, credit cards, groceries, etc.). In addition, you need to know exactly what you bring home each month. Before you can create guidelines, you need to see on paper what you are currently spending. Most people believe they spend less than what they actually do. If you do not feel comfortable doing this on your own there are personal budgeting programs that can assist you. Quicken and Microsoft Money, are two programs that offer free software trial.

Separate your fixed costs from your variable costs. Once your "realistic" living expenses have been determined, you can figure out what spending can

stay and what you can get rid of. Fixed costs are set in stone; they are things such as your rent/mortgage, car note, insurance, loan payments, etc. Your variable costs are things such as your groceries, utilities, entertainment, and other incidentals. The variable costs section of your budget is where you will cut spending.

Determine what cost you can decrease/eliminate. For instance, if you and your child/children eat out often, determine what you can save by cooking at home. Or if you spend a lot of money on books and movies, consider getting a library card so you will be able to check out books and movies for free. If you spend a lot on clothing because your child grows like a weed, consider shopping at a consignment shop, eBay, or Amazon. Anywhere you can make a cut, do it.

Determine what your average savings will be. If you subtract your fixed amount and your "projected" variable amount, from the amount of money you bring home, the difference is what you will have left to put toward your goal.

# SINGLE MUMS DATING

Adding dating to your life as a single mom can be a challenge. If you have made a decision to start dating, it is imperative that you have a good game plan before you begin finding Mr. Right or Mr. Fun (we'll talk about that in a second). Many single moms have found themselves in difficult situations because they did not establish rules before starting to date and just let the relationship lead wherever it may. If you are a single mom and dating, read these three important tips on dating whilst being a mom:

**H**ave a Purpose – This means that you should decide what your end goal is for dating. Are you dating just for fun? Or are you dating to find a potential life mate? If you are dating for fun in order to meet new people and have some adult interaction, you should first establish some ground rules. Will you give him your home number? How will you interact with him? Will he potentially meet your children? Decide these things before dating so you are clear about your wants and how the relationship will be conducted.

If you are dating for a potential life mate, it is imperative that you write down what qualities are must haves for him. You don't want to be on a fifth date with someone only to find out that he doesn't like kids. You must not only consider your likes and dislikes but also what qualities would be beneficial to your children and your family as a whole. If you are dating and your potential mate doesn't have one of your must haves, end the relationship quickly as not to waste your time or his. Note: You should also have a list of nice to haves, these are not deal breakers.

**L**et Him Know You Have Children – This might seem quite obvious but many women are confused about when the right time is to share the fact that they have children. I suggest that it comes out

during the first phone conversation whilst you are talking about what you like to do in your spare time. Share with him how old your children are and also ask if he has kids.

Discussing the age of children in addition to whether each has them is important because your kids might be on their way to adulthood while his might be toddlers. You should find this out as soon as possible because if you are excited about being an empty nester and he has young children, you should consider if you are open to parenting younger children.

**F**riends First – So you have been dating for a while and you want to know when is the best time to introduce him to your children. I suggest that you wait until you have become friends and you trust him, this usually takes anywhere from 2-3 months. You do not have to rush this phase. You should have also had a conversation with your children about you dating and preparing them for your new friend. You should also wait to show intimacy with your partner around your children until there has been a commitment made between you and him that you are exclusive or that you are officially a couple.

# TIPS ON DATING A SINGLE MOTHER

Dating a single mother represents a departure from the normal dating atmosphere and rules. Because of the presence of children as well as their need and right to care, attention and consideration, you may find that you have a little extra work to do when pursuing a single mom. Although your dating life may not be as carefree as that of two single people, seeing someone with kids can still be rewarding. Being aware of the unique circumstance can go a long way toward making things easier.

## THE KIDS WILL COME FIRST

Expect any single mother worth her salt to put the care and concerns of her children first. Many women are called on to play the role of both mother and father, and you can expect that her children's needs, whatever they may be, will be paramount to her. Being jealous of her time will likely be counterproductive.

## GIVE HER SPACE

Many single mothers are reluctant to introduce their children to a man until they are certain that he will be sticking around for awhile. Be respectful of her need to not allow her kids to bond with someone who may not actually play any long-term role in their lives. If this is frustrating, try to remember that what she is demonstrating is loyalty to her kids and a desire to protect them from needless harm. These are positive character traits, even if it takes you longer to progress in the relationship than you normally might. If and when you do meet her children, make sure that you have discussed with her what their needs might be as well as how to approach them. She may not be comfortable with public displays of affection or overnight stays until you are firmly ensconced as a significant other in

affection or overnight stays until you are firmly ensconced as a significant other in her children's eyes. Communicate about what is appropriate at what times.

## BE FLEXIBLE

When children are involved, it is difficult to always adhere to a rigid schedule or to assume that things won't go wrong. There will be times when you are having fun and she will need to get home to drive the babysitter home. A child might come down with the flu and derail date night. As a parent, she will be expected to roll with these kinds of punches. If you choose to date a single mother, some of that will be expected of you as well.

## UNDERSTAND HER HISTORY

Very few single mothers have not been through some kind of turmoil. Know her history, so you know how to proceed. For instance, a woman who has endured betrayal or abuse may need a slow and steady approach, as opposed to one who found that she was simply not compatible with her ex. Recognize that her ex and the father of her children is likely to be in and out of her life. That in itself can bring stress to a

good relationship. The key is good communication on both sides and a pact to put aside any jealousy.

### OFFER GESTURES FREQUENTLY

One of the hardest things about being a single mom is the lack of time to do anything for yourself, the exhaustion in the evenings after wrestling children to bed. Offering frequent small gestures speaks pure romance to the tired, overworked single mother who has to spend so much time caring for others and gives her own needs the back burner. Drop by unexpectedly to give her a back or foot massage after a rough day. Buy her that necklace that she has been eyeing, but you know she doesn't have the budget for. Distract the kids for a few hours so she can sit down uninterrupted and catch up with a friend online or go grocery shopping on her own.

These kinds of things are the candy and flowers to a single mother (not that those go over badly, either). Give her moments where she is allowed to be taken care of. Speak her language in terms of what would help her propel the relationship forward.

# HOW TO BUDGET TRAVEL FOR A SINGLE PARENT

There's no doubt about it, travelling is a serious expense. Two-parent families can usually lighten the load by utilizing the dual income, but single parents often find themselves scrounging to save for a much-needed vacation, educational experience or journey to see the grandparents. Budget travel is a challenge, but there are plenty of ways to save if you have a little patience.

Join an online travel network for single parents. Open your preferred Internet search engine and type in "single parent travel" to access two or three great forum-style sites for single parents who enjoy travel. Here is where you will find your best tips on budget travel.

Avoid package deals, unless they are specifically designed for single-parent families. Package deals historically help travellers when there are at least two adults. There are exceptions to the rule, but in most instances, single parents will save money by purchasing fares for themselves and their children separately.

Consider the use of travellers checks. These function like cash in most countries. If you decide to allot your child a certain amount of money, supplying a travellers check keeps you more organized and less likely to hand out cash continuously. It also provides a great learning opportunity for the kids.

Pack temptations, rather than buying them. Food and drink consume the majority of funds while travelling. Utilize all 50 pounds allotted to you and stuff those suitcases with snacks, dry cereal, meal replacement bars and powdered juice mix. While cuisine is an important aspect of culture travel, every meal eaten outside the hotel is money that can't be spent on sightseeing and activities. Besides, single parents don't have the luxury of asking the other parent to watch the kids while they stand in line for food.

Stay at a bed and breakfast. Most families don't flock to B&B's, but these independently run inns are a great way to budget travel. A bed and breakfast will surprise you with its price (often cheaper than a hotel), its luxury and its size. Not only can you and the kids crash in one big room, but breakfast is on the house.

# BECOME SUCCESSFUL AS A SINGLE MOM :)

As a single parent, you may take a different parenting path than your friends who are married, but your task is the same. So try to maintain a positive attitude. Guide and nurture your children so that they become confident and capable adults, and you will be a successful single parent.

Define yourself and your role as a successful single parent. Decide what your priorities are as a parent. You probably can't be super parent and super executive.

Realize you will have to make choices. The day will come when the boss wants you to work overtime, and your kids want you at their games. You can't do both, so make the decision ahead of time how you will define your role.

Start with the end in mind. Decide what you want the future to look like, and put those goals in writing. Be very specific. Don't say, "I'll stay healthy so I can be here for my children." Instead, say, "I will exercise three times a week for 30 minutes each time. My children need a healthy mother." Develop a workable plan, and then work the plan.

Network with other single parents who are successful. Don't try to do everything by yourself. Surround yourself with positive and encouraging family and friends. Ask for help when you need it.

Find a role model. Pinpoint single parents who are successful as mothers and fathers. Differentiate what sets them apart from the ones who can't keep their acts together.

If you want to be a great sprinter, you watch sprinters who are already great. If you want to be a successful single parent, you watch other single parents who are already successful.

Realize that if you are divorced your ex is the parent of your children also. Resolve to have as little conflict as possible, and you will be giving your children a wonderful gift. Witnessing ongoing conflict between parents is not healthy for children.

Check your progress every few months. Do an honest review of how you're doing as a single parent. Just having a plan is insufficient; it's how you implement the plan that counts.