

# 5 Tips for Moms Who Have Children When They Are Young

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While the average age of first-time mothers and childbearing women in the United States has risen steadily over the past few decades, many women still become mothers in their early twenties. For example, the latest statistics from the CDC tell us that the [birth rate for women aged 20-24](#) was 79 birth per 1,000 women.

As more women wait until their 30s or older to start having children, it may be difficult for young mothers to know exactly how to navigate being a young adult and having a child.

At a time when it feels like most twenty-somethings are barely moving out of their parents' houses in their twenties, let alone raising children, becoming a young mother might feel rather isolating.

But if you're a young mom, you shouldn't feel ashamed. There are a lot of other women who are becoming mothers in their twenties and many women find a lot of benefits to starting their family earlier, such as more flexibility in their careers and more reproductive options. If you are a young mom or considering becoming a young mother, here are some tips on juggling motherhood in your early twenties.

## Give Yourself Time to Find Your Passion

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If you are worried that having a baby early in life will mean that you will lose sight of your own passions and dreams, think again. Many women who have had babies in their twenties have found that having a child early on in life has actually helped inspire them to find their own passions, whether that be a hobby, going back or finishing school, or pursuing a dream job.

There's no motivation for knowing your little one is watching you reach for the stars. And knowing that you have time to figure out what your dreams are can bring you comfort, even when you're not completely sure what your passions are just yet.

## Get Your Finances in Order

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The most important thing you can do as a young mother is using your age to your advantage when it comes to saving for the future.

Brush up on tips on how to save money when you have a baby, start a budget, understand what health insurance costs you will have, and save for retirement. Set up an appointment with a financial advisor to help you get started on saving for your own retirement now because when you're young, even saving a small amount will pay off big time in the long run. An advisor can also help you start a savings program for your baby as well.

## Get Help Paying for College

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There are many assistance programs available to young mothers for college. If you are in college or are planning to go to college and are currently pregnant, be sure to make sure you include your baby on your FAFSA form. If your due date falls during the school year, you may be eligible for more financial aid by claiming your baby as a dependent when you file your paperwork. There are also usually many local and private scholarships available for young mothers at college, so ask a financial aid counselor what programs are available at your own institution.

## Embrace the Benefits of Young Motherhood

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It seems that biologically speaking, our bodies are designed to have babies in our 20's. Studies show that very young (teenaged) and older moms (over 35) have more complications with everything from pregnancy to delivery, so if you're 22 and rocking your first pregnancy, be assured your body is probably thanking you for it, even if you feel like you're "too young."

In the end, the only "right" time to have a baby is when it's a right time for you. But as our society moves towards mothers and families having babies later, young mothers might need a little extra support in preparing for and entering into parenthood. Some mothers simply have the opportunity to have babies at a younger age and when it comes right down to it, and mother at any age can benefit from a few helpful resources and tips to navigating parenthood.