



# How to plan maternity leave without missing what you're entitled to

*A simple guide to maternity pay, workplace rights & returning to work*



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# Parental Leave Planning

## A STARTING POINT

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If you're pregnant and trying to understand maternity leave, you're not alone. Most parents are expected to figure out things like:

- maternity pay
- shared parental leave
- workplace rights
- childcare costs

with information scattered across government sites and HR policies.

This guide gives you a clear starting point.

If this already feels overwhelming, that's not because you're unprepared. The system is fragmented & I started Maternity Mentor to help with that.

### **The 5 things parents realise too late**

- maternity pay drops significantly after the first 6 weeks
- some enhanced pay must be repaid if you leave
- KIT days can be used strategically
- childcare costs arrive before salary returns
- return-to-work conversations shape your experience far more than you expect

Planning ahead gives you choice instead of stress.

This creates instant relevance.

### **Step 1 - Understand the system**

#### **What is Parental Leave?**

Parental leave is an umbrella term that covers all types of leave related to taking time off work to care for your child. They are legal, statutory entitlements and it's no surprise that most of them apply around the time of birth of your child.

Maternity leave allows eligible employees to take up to 52 weeks away from work following the birth of a child. If you don't intend on taking maternity leave for whatever reason there is a minimum compulsory period of 2 weeks to be taken.

Paternity Leave in the UK is unfortunately limited to just 2 weeks, which is to be taken in weekly blocks.

Shared Parental Leave is a scheme that was created to enable the birth mother to end her maternity leave and share the rest of the leave entitlement with her partner. There are also other differences such as being able to take this leave in blocks & return to work in blocks as well as increasing the Keep in Touch (KIT) day entitlement from 10 days to 20.

There are other types of leave (Neonatal etc) which may also be available depending on your circumstances.

While on leave, your employment continues. You remain an employee, with legal protections in place. Your role (or a suitable alternative) must be available when you return.

### **What about pay?**

Statutory pay is significantly lower than many people expect - it is less than half the minimum wage for most of the payment window. Statutory Maternity Pay drops significantly after the initial 6 week period where it is often 90% of earnings.

Some employers offer enhanced maternity pay, which can make a meaningful difference — but this varies widely and it can come with conditions (such as making sure you return after leave for x number of months or pay the enhanced pay back).

Understanding what you're entitled to, and for how long, is essential for planning. Once this is clear there may be things you can do such as asking if your employer will pay half pay for x amount of months rather than full pay for less months.

### **Your key protections**

At a high level, while pregnant or on parental leave you are protected in relation to:

- Health and safety at work
- Time off for antenatal appointments
- Protection from discrimination
- Redundancy rights
- The right to return to work

The detail matters — but first, it's important to know these protections exist.



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# Mistakes & Planning

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## Common mistakes

Many parents only realise they've missed something once it's too late. Some of the most common pitfalls include:

- Assuming maternity pay is the same for everyone
- Not checking enhanced pay or repayment clauses
- Not utilising KIT days effectively
- Waiting too long to think about return-to-work arrangements
- Underestimating childcare costs & benefits
- Not understanding how to use the different types of leave to your advantage
- Not agreeing a communication plan with your employer before going on leave.

None of these are personal failures. They're information gaps.

The earlier you understand the landscape, the more choice and confidence you have.

## A simple planning lens

Rather than trying to absorb everything at once, it can help to think in stages.

### Before birth

This is the time to understand your pay, your leave options and your workplace protections — and to flag any health and safety considerations early. This is also where the prep is needed before going on leave to help with handover and the future transition back to you as a new parent.

### During leave

This stage is often underestimated. It's where financial realities land, confidence can wobble, and return-to-work decisions quietly start forming. Tools such as Keeping in Touch (KIT) days or early planning conversations can be useful here.

### Before return

This is where clarity matters most. Conversations about flexibility, boundaries, workload and expectations often shape your experience far more than your official return date.

You don't need to decide everything at once — but you do benefit from thinking ahead.

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## Childcare

For many families, childcare becomes the largest expense after housing. Understanding the likely cost early allows you to make informed, strategic decisions about your return to work rather than reacting under pressure.

### Government Support

You may be eligible for:

- Tax-Free Childcare: The government adds £2 for every £8 you pay, up to £2,000 per child per year (subject to eligibility).
- 30 funded hours, depending on working status.

Note that “free hours” often do not cover meals, additional hours or extra services and they are only given during term time weeks. Most providers will spread this across the year for you. Factor in these additional costs when budgeting.

### Plan for the transition period

Before returning to work, you may need to cover:

- Nursery deposits
- Registration fees
- Settling-in sessions
- A temporary overlap between reduced maternity pay and childcare starting

This short-term squeeze is common and should be planned for in advance.

## Confidence, adjustment & permission

Early parenthood is an adjustment that affects every part of your life.

Your energy may feel different. Your priorities may shift. Your confidence may feel quieter for a while.

That does not mean you have lost capability.

Many parents feel torn between ambition and presence. You are allowed to want flexibility. You are allowed to want progression. And you are allowed to want both — even if not at the same time.

Something often has to give in this season. That’s not failure; it’s capacity. Accepting help, lowering the bar in places, and protecting small pockets of time for yourself are part of building something sustainable.



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## Returning to Work: What to know

Returning to work after parental leave is often treated as a single date in the calendar. In reality, it's a transition.

Many parents find that the practical, emotional and logistical elements of returning require just as much thought as planning the leave itself.

A few key things to know can make this stage feel far less overwhelming.

### Your return date

Employers will often assume you plan to take the full 52 weeks of maternity leave, unless you confirm otherwise. If you decide you would like to return earlier, you can — but you must normally give at least 8 weeks' notice of your intended return date.

It's worth thinking about this well in advance so that childcare arrangements, workplace planning and your own expectations have time to adjust.

### Consider a phased return

Many parents assume they must return immediately to their previous working pattern.

In practice, some employers are open to a phased return, where hours or responsibilities gradually increase over the first few weeks.

For example:

- using annual leave to work shorter weeks initially
- returning part-time for a temporary period
- gradually increasing days or hours.

A phased return can help ease the adjustment period for both you and your child.

### Flexibility conversations

Returning parents often benefit from discussing flexible working arrangements before their official return.

This might include:

- adjusted start or finish times
- compressed hours
- hybrid or remote working
- reduced hours.

In the UK, employees have a legal right to request flexible working, although employers do not have to agree if there is a legitimate business reason not to.

Preparing your request in advance — including how it will work operationally — can make these conversations more constructive.



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## A Note on Money & Maternity Leave



This is where many parents are caught off guard.

As we touched on earlier maternity and parental leave often come with a sudden drop in income, just as household costs are increasing. Statutory pay is significantly lower than most salaries, and even where enhanced pay exists, it may taper quickly or come with conditions.

You don't need a perfect financial plan but you do benefit from a clear picture.

At a minimum, it can help to take 30–45 minutes to:

- Confirm what your maternity or parental pay will actually be, and for how long
- Understand when any step downs in pay occur
- Review your fixed monthly costs
- Sense check how much flexibility you have during leave

Many parents underestimate the cumulative impact of reduced income, pension contributions, bonuses and childcare costs. These aren't reasons to panic but they are reasons to plan ahead.

We have a couple of resources that dive deeper into this, including how to map income changes across leave, what to watch for in employer policies, and how to make intentional financial decisions during this period.

For those who want hands-on support, the Money & Maternity Planner provides simple templates to help you plan with clarity rather than stress.

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# The Parental Leave Playbook

## Step 2 - Plan strategically

The Parental Leave Playbook goes deeper into the areas most parents struggle to piece together alone, including:

- A clear breakdown of all the leave options
- Supporting pregnancy in the workplace
- Pregnancy discrimination & what to look out for
- Health and safety rights at work during pregnancy
- Preparing to leave work to go on leave
- Keeping in Touch (KIT) days explained — when and how to use them
- Life after birth tips plus new baby admin
- Phased return options and flexible working conversations
- Financial planning considerations during leave & what support options you may be entitled to
- Confidence and boundary setting support for returning to work

Everything is written in plain English, organised chronologically, and designed to be referred back to — not read once and forgotten.

This guide is for you if:

- You want to understand your rights without wading through legislation
- You're unsure what you're entitled to — or what to ask for
- You want to plan maternity leave and return-to-work decisions proactively
- You care about your long-term career and financial security
- You want clarity, not conflicting advice

This guide has been built and refined over multiple maternity leaves, a corporate career, and years of supporting working parents.

Charging a small fee allows this resource to:

- Stay accurate and updated
- Remain independent
- Be developed responsibly
- Continue supporting parents long-term

### What People Say

"I wish I'd had this before my first maternity leave."  
"Everything I needed, in one place."  
"Clear, and incredibly practical, I wish every working parent had this guide."

Get the Full Guide  
From Bump to Boardroom- Maternity Mentor's  
Guide to UK Parental Leave  
**£12 — instant digital access**

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