Budgeting for a Pet by Dr. Brooks

Getting a new pet is an exciting process and can be a lot of fun! However, it's important to consider the costs that go into keeping a pet healthy of body, mind, and spirit, while also making sure we are still able to financially take care of our own needs and our human family needs. Before taking a new pet into our homes, we must consider the following extra financial burdens that will be placed upon us and ideally create a "pet budget".

Even though obtaining a pet may sometimes not require any initial costs, such as if adopting from a shelter or saving from the streets, there definitely are recurring, long-term, and unexpected costs that will come up.

Here is a list of some to consider:



Dogs:

- Food & water (\$10-50/month)
- Bedding (\$10-50, one time cost)
- Crate (\$50-150)
- Collar & leash +/- harness and replacements (\$5-25 when needed)
- Toys (\$5-25 when needed)
- Yearly vaccines (\$50-100)
- Yearly veterinary exams (\$50-100)
- Unexpected veterinary visits (if dog gets sick, injured, or eats something it shouldn't)
- \$500-3000 (depending on what is being addressed)
- Medications for health conditions that may come up (\$20-100)
- Monthly flea prevention (\$10-25/month)
- Monthly heartworm prevention (\$10-25/month)
- Training classes (\$50-300)
- Dog park passes (varies, sometimes free, sometimes monthly fee)



Cats:

- Food & water (\$10-20/month)
- Bedding (\$10-20 one time cost)
- Cat carrier (\$25-45 one time cost)
- Toys (\$5-10)
- Litter box (\$10-20 one time cost)
- Kitty litter (\$10-20)
- Yearly vaccines (\$50-100)
- Yearly veterinary exams (\$50-100)
- Unexpected veterinary visits (if cat gets sick or injured)
- \$500-3000 (depending on what is being addressed)
- Medications for health conditions that may come up (\$10-50)
- Monthly flea prevention (\$10-15)

The range of many of these costs depends on the size of the dog. For instance, small dogs' flea and heartworm prevention costs less than larger dogs. Also, for other medications that may be needed along the way, or if surgery is needed, the cost would be more for larger dogs as opposed to smaller dogs. And, of course, larger dogs require more food intake and their food costs more per month than smaller dogs.

It is best to have some funds set aside each month to make sure these costs are covered so our pets can continually receive the adequate care they need. Based on the above information, this would mean that setting aside about \$150 (for a cat or small dog) to \$250 (for a large dog) per month would keep you on the safe side throughout the year to help with regular monthly costs of food, toys, and flea prevention, while also making sure you have some funds available for veterinary care and any unexpected health incidents that may arise. Dogs and cats are just like people in that they can develop diabetes, asthma, pneumonia, intestinal infections, inflammatory bowel disease, heart disease, cancer, broken bones, and many other health conditions that may be expensive to treat.

**Please make note that depending on the situation and location, these estimated costs could be grossly underestimated.