

Affording Your Dream Pet

The Basics

Step 1 What is your dream pet? _____

How much do you think it'll cost to take care of this pet for 1 year? \$ _____

Start-Up Costs

Before you bring your pet home, you need supplies. Estimate or use the exact figure of what it will cost.

Step 2

Item	Cost
The Pet Itself (adoption fee or purchase price)	\$ _____
The Home (cage, tank, bed, or coop)	\$ _____
First Meal (bag of food)	\$ _____
Safety / Health (leash, collar, or first vet visit)	\$ _____
TOTAL Start-Up Estimate	\$ _____

Monthly Maintenance

Pets need care every single day! Estimate or figure out the exact cost what you will spend each month.

Step 3

1. Food: \$ _____ per month

2. Toys / Entertainment: \$ _____

3. Grooming / Cleaning Supplies: \$ _____

Monthly Total (add them up!): \$ _____

The Big Picture: Year One Cost

Now let's find out how much your pet will cost in the FIRST YEAR!

Step 4

Formula: (Start-Up Costs) + (Monthly Total × 12) = Total First Year Cost

Your Calculation:

\$_____ + (\$_____ × 12) = \$ _____

Reflection & Problem Solving

How far off was your initial total estimate from the actual cost for a year?
(Hint: actual cost - estimated cost)

Imagine your pet gets hurt and needs a surprise vet visit that costs \$175.
How could you change your budget to accommodate surprise vet bills?

If you save \$10 a week, how many weeks will it take to afford your Start-Up costs? (Hint: Start-Up Total ÷ \$10 = ?)

Step 5

Research a different animal (like a hermit crab vs. a dog). Which one is more budget-friendly? Why?

How long does this pet normally live? Calculate how much you'd spend over the course of its life. (Hint: cost per year x number of years it lives)

Note: These are not all of the expenses of pet ownership, this is just an exercise to get you to start thinking about what expenses you might encounter! To make it more accurate use a website like chewy to figure out actual prices of different things.

Example Prices

The Classic Dog	Cost (Modern)	Notes
Adoption/Purchase	\$150 – \$500	Includes initial shots.
Large Bag of Food	\$50	Lasts about 1 month.
Leash & Collar	\$25	Essential for walks!
Bed & Crate	\$80	A cozy spot to sleep.

The Backyard Chicken (Set of 3)	Cost (Modern)	Notes
Chicks	\$15	For three baby birds.
The Coop (House)	\$300	To keep them safe from predators.
Bale of Straw	\$10	For nesting and warmth.
Layer Feed	\$20	Helps them lay healthy eggs!

Horse	Cost	Notes
Purchase Price	\$2,500+	A big investment!
Saddle & Bridle	\$500	Essential for riding.
Monthly Boarding/Hay	\$400	Rent for their stable and food.
Horseshoes (Farrier)	\$120	Needed every 6–8 weeks.

Sheep/Llama	Cost	Notes
Purchase Price	\$500 – \$1,000	1 sheep or llama
Shearing (Haircut)	\$40	Done once a year for wool.
Fencing/Shelter	\$600	To keep them in their pasture.
Mineral Supplement	\$15	Keeps their coat shiny.

Goldfish	Cost	Notes
The Fish	\$10	A bright orange friend.
10-Gallon Tank	\$40	Includes the filter and light.
Gravel & Plants	\$20	To make it look like home.
Fish Flakes	\$8	One jar lasts 3 months!

Cat	Cost	Notes
Adoption Fee	\$75	Usually includes first shots and a check-up.
Litter Box & Scoop	\$25	The "bathroom" setup for your cat.
Scratching Post	\$40	Helps keep their claws away from furniture!
Monthly Food & Litter	\$60	The ongoing cost to keep them fed and clean.

Leopard Gecko	Cost	Notes
The Gecko	\$35	A small, spotted lizard that is easy to handle.
Habitat (20gal Tank)	\$150	Includes the tank, heat mat, and hides.
Lighting (UVB)	\$30	Special light that acts like sun for their bones.
Monthly Insects	\$20	They love to eat live crickets or mealworms!