

# Paying for PETS

- IT'S A -  
**MONEY  
THING®**

YOUR GUESS    ACTUAL COST    DIFFERENCE

INITIAL EXPENSES			
Adoption fee			
Initial medical exam			
Spaying or neutering			
Initial vaccinations			
Microchipping and/or ID tags			
Pet bed			
Carrying crate			
Food and water dishes			
Collar and leash			
Litter box			
Scratching post			
Brush and comb			
Training			
Pet deposit			
ANNUAL EXPENSES			
Pet license			
Food			
Litter			
Yearly veterinary visit			
Pet insurance			
Preventive medication (for fleas/ticks and heartworm)			
Toys			
Treats			
Grooming			
Pet sitting or pet boarding			
ADDITIONAL EXPENSES			
Safety gates and/or fencing			
Pet furniture			
Dental cleaning			
Ear cleaning			
Nail trimming			
Property damage (replacement)			
Specialty cleaning products			
Pet emergency fund			



## CAN YOU AFFORD A PET?

**Price out the first year of owning a cat or dog by filling out the chart to left.**

First, take a guess at how much each item will cost you **per year**. Then research the actual prices online. Finally, calculate the difference between your guess and the actual cost.

- Did you mostly overestimate or mostly underestimate your pet's expenses?
- Which cost surprised you the most? Why?
- According to your chart, what is the total cost of taking care of your pet for the first year?
- What are some ways you could reduce the cost of owning a pet?

**Note:** Skip any chart items that don't apply to your pet.

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