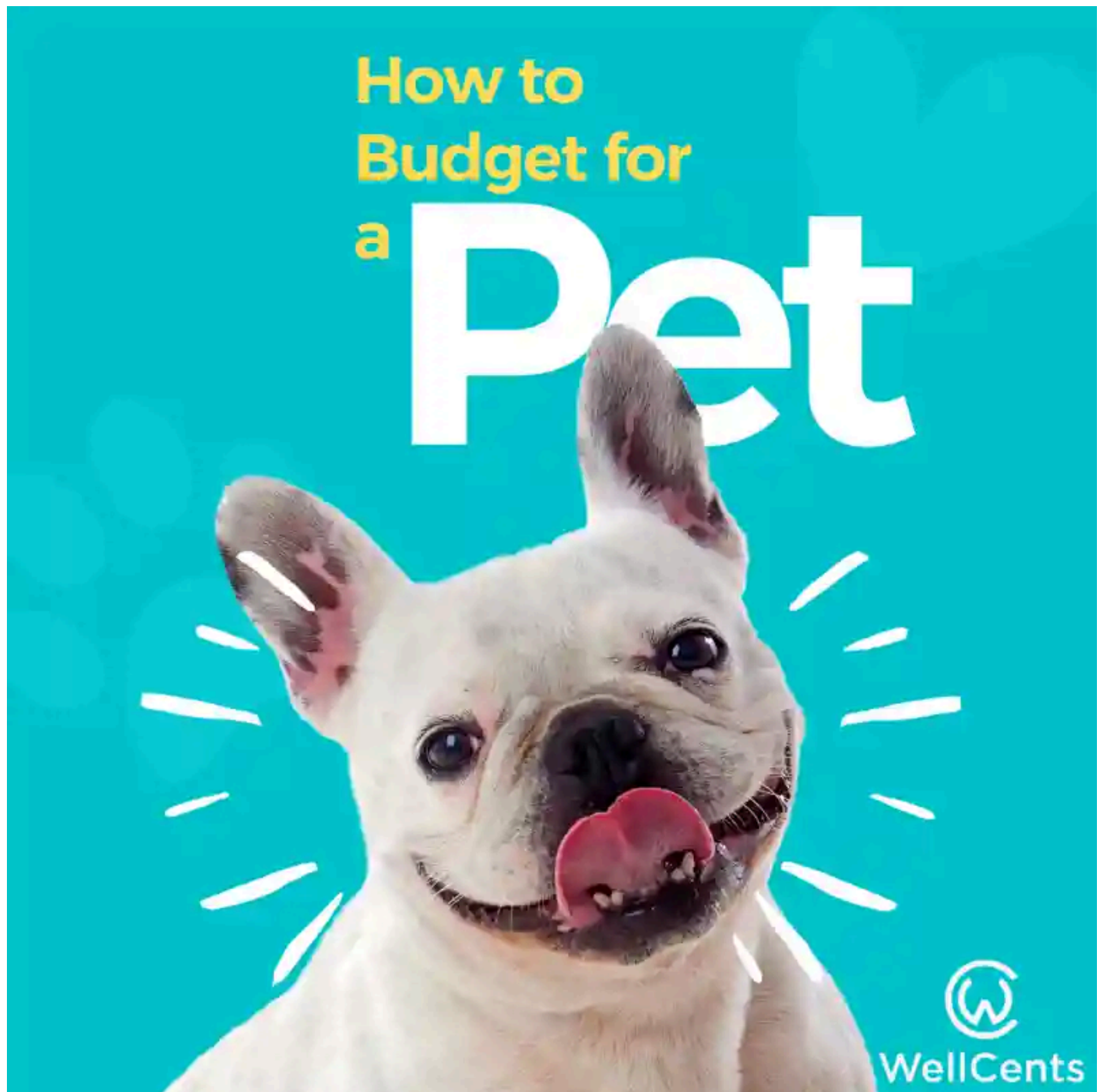




How to Budget for a Pet



If you're a pet owner, you know just how much fun they can be. But adopting a pet is a big decision that comes with many responsibilities — and expenses. Here are some considerations when planning for the next four-legged addition to your family.

Adoption & Licensing

Most pets require spaying/neutering and vaccinations, and some may also need to be microchipped and trained. If you obtain your furry friend from a breeder, not only does the purchase price go up, but you may also have to pay all these expenses on top — which can bring total costs above \$6,000. In contrast, adopting a dog or cat from a shelter or rescue organization can be below \$500, which generally includes initial vet work. You're also giving an at-risk animal a happy home. Certain shelters will reduce the price further for older pets that can be good companions for seniors. In addition, some local governments require an annual license that's generally below \$25 if you spay or neuter.

Food & Supplies

Fish, rodents and birds are often more economical to feed — from around \$15 to \$50 annually. Cats, ferrets and small dogs may cost approximately \$200 to \$325 per year, while larger dogs can run up to \$400. These prices don't include special treats or prescription food for older animals. Then come the supplies. Smaller animals can make up for their lower purchase cost with the need to maintain an aquarium, cage or other habitat. Cats and dogs have collars, leashes, crates, carriers and toys that you may replace several times during their lives. Cats have the infamous litter box to repeatedly fill, but dogs can have their own high-ticket demands: After all, they may be the reason you decide to fence in your yard!

Grooming & Veterinary Visits

Cats are generally self-cleaning and may even resent your efforts to groom them (thank you very much), although long hair varieties tend to require more maintenance. Dogs can be a different story. Some even love getting bathed and will try to get you to do it with them. But even if you handle bathing on your own, you'll still need to buy shampoo, brushes and combs — and some breeds benefit from an occasional haircut. You'll also need to schedule annual checkups with the vet and may have to purchase heartworm medication or a hairball preventative. You may also want to go to the vet between checkups for certain delicate procedures you don't feel comfortable with, like trimming nails or — yuck — expressing glands.

Emergency Care & Insurance

Pets can suffer illnesses and injuries, and many owners go to extremes to heal them. And these ailments can occur during the weekend or when the vet is on vacation. Emergency

clinics can help, but some can charge thousands in fees. Pet insurance, sometimes as low as a few hundred dollars each year, can help alleviate financial pain in these circumstances — but this coverage can have many exclusions, so be sure to read the fine print of any insurance policy you purchase.

Pet Sitting

You can't take your pet everywhere, but getting a sitter before your vacation or during the holidays usually isn't cheap. Professional pet sitters can charge different rates depending on the time frame. This can be around \$75 a night. Another option is a boarding facility, where your pet can have 24-hour care for about \$50 per night. And many pet parents choose to install in-home wifi cameras to monitor their pets when they're out (some even include remote treat dispensers).

The Joy They Bring ... Priceless

Some costs can be difficult to anticipate, such as a pet deposit or monthly fee for renters. It's important to include all costs as budget line items. And consider a dedicated expense account for furry, feathery or scaly companions. But if you're responsible with your pet spending, you'll find that all creatures great and small can be worth every penny for the joy they bring you.

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