

New Cat Owner Checklist

Before you bring a new furry friend into your family, use this worksheet to help estimate the initial and ongoing expenses



INITIAL COSTS

Expense	My Budget	Estimated Cost	Considerations
Adoption		\$0-\$200 [†]	Fees vary by shelter or rescue organization. A higher cost generally means your pet may have been vaccinated and spayed or neutered.
Purchasing from a pet store/breeder		\$300-\$1,200 ^{†*}	Prices range by breed; trendy kittens like Savannahs and Bengals can be \$4,000 or more [‡] .
Spaying or neutering		\$145 ^{††} (but can sometimes be free through local programs)	The ASPCA provides this average figure, but this cost varies by region.
Initial medical exam		\$130 ^{††}	Fees vary by region. All cats should receive a thorough exam to screen for potential health issues at least once a year ^{††} .
Microchip		\$45 ^{§§}	Splurging for a microchip can help speed the recovery of a pet that goes astray.
Carrier		\$40 ^{††}	Carrier prices depend on size and features.
Scratching post		\$0-\$75 ^{†††}	Some pet owners splurge on climbable “cat trees,” but <i>Cat Facts</i> author Amy Shojai says, cats are perfectly happy with an old carpet scrap nailed to a board ^{†††} .
Litter box		\$25 per box ^{††}	Most homes should have at least two, says Shojai.
Litter		\$144 ^{¶¶}	This is what it will likely cost to refill a standard litter box on a monthly basis.



ONGOING COSTS

Expense	My Budget	Estimated Cost (annual, unless otherwise noted)	Considerations
Food		\$224 ⁺⁺	This average cost from the ASPCA covers premium dry food. Canned and gourmet brands may be more.
Grooming		\$0-\$90 ^{\$\$\$} /per visit with nail trim	Both the frequency and price of grooming varies by breed. Persian cats need lots of grooming; short-hair cats may not require any ^{\$\$\$} .
Cat sitting		\$17.50-\$32 per visit ⁺⁺⁺	Varies by location. Do some research to help determine prevailing rates in your area.
Medical care (checkup/bloodwork)		\$160 ⁺⁺⁺	While routine medical care (checkup/vaccinations/bloodwork) will run a few hundred dollars a year, healthcare costs can skyrocket if a serious issue or chronic condition arises, warns Shojai, who notes that certain breeds are at higher risk ⁺⁺⁺ . For example, Maine Coon cats are prone to heart issues ⁺⁺⁺ .
Pet insurance		\$175 ⁺⁺⁺	Pet insurance reduces the risk of getting hit with a huge medical bill, says Shojai, but study your insurance plan for preexisting condition exclusions and annual deductibles, etc.
Total cost of a cat over the pet's lifespan:		\$7,646 to \$12,500^{\$\$\$\$}	This range is based on a 9- to 15-year lifespan and conservative cost estimates. Many cat owners spend two to three times as much over their pet's lifetime ^{\$\$\$\$} .

* Cat Adoption Team, "Adoption fees."

† Costhelper.com, "Buying a Cat Cost."

‡ The Simple Dollar, "Pet Ownership Costs Guide for 2018." December 21, 2017.

‡‡ ASPCA, "Pet Care Costs."

‡‡‡ Jenna Stregowski interview. (April 2019.)

‡‡‡‡ Petfinder.com, "Pet Microchip FAQs."

‡‡‡‡‡ Amy Shojai interview. (April 2019.)

‡‡‡‡‡‡ My Pet Needs That, "How Much Does a Cat Cost."

‡‡‡‡‡‡‡ Thumbtack.com, "Cat Groomers on Thumbtack Cost."

‡‡‡‡‡‡‡‡ Thumbtack.com, "Pet Sitters on Thumbtack Cost."

‡‡‡‡‡‡‡‡‡ Vet Street, "Maine Coon/Health."

‡‡‡‡‡‡‡‡‡‡‡ Jones, Lauren. "How Much Does It Cost to Own a Cat?" PetCoach.