

New Dog Owner Checklist

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



INITIAL COSTS

Expense	My Budget	Estimated Cost	Considerations
Adoption		\$100-\$300 [†]	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		\$1,000 [‡]	While costs range, \$1,000 is the average store price [‡] .
Purchasing from a breeder		\$500-\$2,000 ^{‡‡}	Costs vary by breed. Trendy breeds like English bulldogs can be as much as \$9,000 [‡] .
Spaying or neutering		\$190-\$220 [§] (but can sometimes be free through local programs)	Fees vary by region and tend to be higher for larger dogs [§] .
Initial medical exam		\$70 [§]	Fees vary by region. All dogs should receive a thorough exam to screen for potential health issues—especially purebreds, which may be prone to certain health issues ^{††} .
Tag or microchip		\$45 [¶]	A tag or microchip can help find a lost pet.
Training		Group: \$40-\$125/ multiple sessions Private: \$30-\$100+ per hour [*]	Training is important for sociability and to prevent bad habits that can damage property. Lower-cost training is held in groups of dogs. DIY books and YouTube videos are also an affordable option ^{††} .
Dog crate		\$35-\$125 [§]	Varies by size.
Dog bed		\$50-\$200	Registered veterinary technician Jenna Stregowski says, investing in a durable, easy-to-clean dog bed will save money in the long run by minimizing the need for replacement ^{§§} .



ONGOING COSTS

Expense	My Budget	Estimated Cost (annual, unless otherwise noted)	Considerations
Food		\$200-\$400 [§]	The size of dog and type of food can affect cost, says Stregowski, who notes that dogs with health issues may require more expensive food.
Grooming		\$260-\$400 [§]	Price varies by breed. Bigger, longer-haired dogs can cost more [§] .
Boarding/ Dog Walking		\$40/night; \$20-\$30 per visit ^{††}	Day and overnight care costs vary by region, as do dog walking fees.
License		\$15 [§]	Fees vary by city. Most towns require licensing, which can also help you recover a lost pet.
Medical care (checkup/bloodwork)		\$210-\$260 [§]	While routine medical care (checkup/vaccinations/bloodwork) will run a few hundred dollars a year, healthcare costs can skyrocket into the thousands if a serious medical issue or chronic condition arises, warns Stregowski, who advises pet owners to build an emergency fund and consider pet insurance.
Pet insurance		\$225 [§]	Insurance premiums vary by breed and need to be looked over carefully for preexisting condition exclusions, annual deductibles, and other exemptions.
Total cost of a dog over the pet's lifespan		\$10,000 to \$14,000^{†††}	This range is based on a 12-year life expectancy and conservative cost estimates. Total expenses can exceed \$30,000 ^{†††} .

^{*} Stregowski, Jenna. "Dog Adoption Fees." The Spruce Pets, July 24, 2018.

[†] 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."

^{§§} Stregowski, Jenna. "Costs of Owning a Dog." The Spruce Pets, January 24, 2019.

^{††††} Jones, Lauren. "How Much Does It Cost to Own a Dog?" PetCoach.