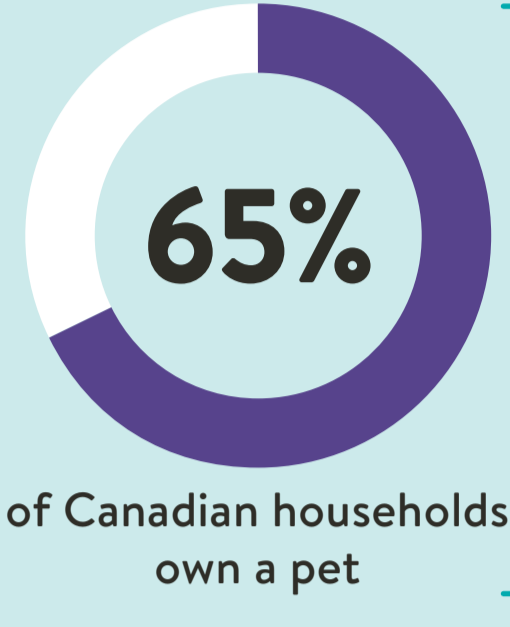


## Can you afford A PET?

A pet's companionship is priceless, but its expenses add up fast. Like walking the dog or scooping out the litter box, budgeting is a part of basic pet care.

### PET OWNERSHIP STATS



**That equates to:**

**8.2 million dogs**  
and

**8.3 million cats**



More than half of millennial pet owners **buy gifts** for their pets **once a month or more**

There are now **more pet-owning households** than households with children



### PET EXPENSES



| BASIC PET CARE        |
|-----------------------|
| Food                  |
| Food and Water Dishes |
| Pet Bed               |
| Toys and Treats       |
| Collar and Leash      |
| Travel Crate          |

| FIRST-YEAR EXPENSES |
|---------------------|
| Adoption Fee        |
| Pet Licence         |
| Medical Exam        |
| Vaccination         |
| Surgery             |



| LIVING SPACE     |
|------------------|
| Pet Deposit      |
| Pet Furniture    |
| Gates            |
| Fencing          |
| Clothing Repair  |
| Furniture Damage |
| "Accidents"      |

| MEDICAL EXPENSES  |
|-------------------|
| Veterinarian      |
| Medical Emergency |
| Pet Insurance     |
| Dental Care       |
| Ear Care          |
| Medication        |
| Allergies         |



| PET SERVICES |
|--------------|
| Grooming     |
| Training     |
| Dog Walkers  |
| Pet Sitters  |
| Kennels      |

### BUDGETING FOR PET CARE

**Preparing for a pet is like budgeting for any significant milestone: preparation is key**



**SET MONEY ASIDE MONTHLY**  
Estimate your monthly pet expenses (you can use the expenses listed in the section above as a starting point—make sure you factor in annual expenses as well). Budget for that amount as you would a monthly bill.



**CREATE A PET EMERGENCY FUND**  
Pet owners are likely to incur at least one \$2,000–\$4,000 bill for emergency care at some point in their pet's lifetime. Create a separate fund for pet-related emergencies to protect your personal savings goals.

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Sources: American Pet Products Association, American Veterinary Medical Association, Canadian Animal Health Institute, *Financial Post*, *Money Under 30*, *New York Times*, Statista