

Your new pet's first-year costs

petpricebook.com

A simple planning sheet for new adopters. US figures, every number sourced.

	Dog	Cat
ONE-TIME (first year only)		
Spay/neuter, vaccines, crate, supplies, training	\$1,030	\$455
Grooming + dental (dog) / dental (cat)	\$800	\$300
EVERY YEAR		
Food	\$300	\$225
Litter	–	\$150
Routine vet care	\$225	\$160
Flea, tick & heartworm prevention	\$185	\$140
Pet insurance (ASPCA planning figure)	\$516	\$348
First-year total (ASPCA)	\$3,221	\$1,904
Yearly total after that (ASPCA)	\$1,391	\$1,149
GOOD TO KNOW (current prices)		
Vet exam fee, median of 590 practices	\$75	\$75
Core vaccine, per shot (530 practices)	\$38	\$38
Microchip (median, 120 practices)	\$52	\$52
Accident & illness insurance, US avg 2025	\$836/yr	\$435/yr
Typical emergency vet bill (median)	\$808	\$808

Tips that save real money

- Set aside a small emergency fund. Emergencies are the bills that surprise people most.
- Ask about low-cost vaccine and spay/neuter clinics in your area.
- Compare insurance quotes early. Pre-existing conditions usually aren't covered.

Get an estimate for YOUR pet

Breed, age and city calculator, free:
petpricebook.com/calculator.html

