

Pet Budget Checklist 2026

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Part 1: First-year costs for a new dog or cat

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Tick each item, compare it with the typical US figure, then write in your own quotes. Every figure has a source (see bottom).

One-time and first-year vet costs

ITEM	TYPICAL US FIGURE	SRC	YOUR QUOTE / BUDGET
☐ Adoption fee: dog under 1 yr / cat under 1 yr	\$185 / \$82 avg	[1]	
☐ Vet exam / office visit (fee only)	\$75 median	[2]	
☐ Core vaccine, per shot (series needed)	\$38 median	[2]	
☐ Spay or neuter (full-service practice)	\$340 median	[2]	
☐ Spay or neuter (low-cost clinic)	\$160 median	[2]	
☐ Microchip	\$52 median	[2]	
☐ Dental cleaning (base price)	\$466 median	[2]	
☐ Supplies: crate, bed, bowls, leash, toys...	Your estimate	—	

First-year totals to compare against (ASPCA planning table, 2021)

ITEM	TYPICAL US FIGURE	SRC	YOUR QUOTE / BUDGET
☐ Dog: one-time costs (surgery, vaccines, crate)	\$1,030	[3]	
☐ Dog: first-year total	\$3,221	[3]	
☐ Cat: one-time costs	\$455	[3]	
☐ Cat: first-year total	\$1,904	[3]	
☐ Emergency fund target (median emergency bill)	\$808	[4]	

My first-year total: **Saved so far:**

Tip: ASPCA's 2021 figures are likely lower than today's prices. Treat them as a floor, and ask your vet for an itemized estimate.



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Part 2: Monthly budget worksheet

Yearly figures are divided by 12 to give a monthly guide. Write in what you actually spend each month.

Monthly costs (yearly figure ÷ 12)

ITEM	TYPICAL US FIGURE	SRC	MY MONTHLY AMOUNT
☐ Food: dog \$300/yr · cat \$225/yr	\$25 / \$19 per mo	[3]	
☐ Cat litter \$150/yr	\$13 per mo	[3]	
☐ Routine vet care: dog \$225/yr · cat \$160/yr	\$19 / \$13 per mo	[3]	
☐ Flea, tick & heartworm: dog \$185 · cat \$140/yr	\$15 / \$12 per mo	[3]	
☐ Pet insurance, accident & illness (2025 avg)	Dog \$70 / Cat \$36 per mo	[5]	
☐ Professional grooming (dog, per visit)	\$40–\$150	[6]	
☐ Boarding / pet sitting (per night, standard kennel)	\$20–\$75	[6]	
☐ Emergency savings (goal: \$808 over 12 months)	\$67 per mo	[4]	

My other costs

Monthly total:

× 12 = yearly total:

Compare: ASPCA yearly total dog \$1,391 / cat \$1,149 [3]