

Puppy Financing: Questions to Consider Before Signing

Financing a puppy is a serious financial commitment that you should carefully review before signing any agreement. In some cases, consumers may still be responsible for making payments if the puppy becomes sick, develops medical or behavioral issues, needs expensive veterinary care, is surrendered or rehomed, or if there is a dispute with the seller.

What Financial Responsibilities Come With Bringing a Puppy Home?

(Remember to add the price tag of the dog and any financing costs)

Initial 1st Year Cost

(approximately)

Initial vet exams: \$200-\$500

Vaccines: \$75-\$300

Spay/Neuter: \$200 – \$800

Microchip/registration: \$25 – \$100

Crate, Bed, Leash, Collar, Bowls, Toys, etc.: \$200 – \$800

Puppy training classes: \$100- 1,000+

Grooming supplies: \$50 – \$300

Total cost: \$850-\$3,800

Ongoing Yearly Costs

(approximately)

Food: \$300 – \$1,500/year (larger dogs and specialty diets will cost more)

Routine Veterinary care: \$200-\$800/year

Flea/tick/heartworm: \$150 – \$500/year

Grooming: \$100 – \$1,200/year

Toys, beds, replacement supplies: \$100 – \$500/year

City/county pet license/ing: \$10 – \$50/year

Total cost: \$860-\$4,500+ per year

Optional:

Pet insurance: \$300 – \$1,200+ per year

Boarding/pet sitting: \$100 – \$3,000+ per year

Possible Unexpected Costs

(approximately)

Emergency Vet care: \$500- \$10,000+

Chronic health conditions: hundreds-thousands per year

Dental Care: \$300 – \$2,000+

Property damage:hundreds-thousands

Housing restrictions such as deposits or extra fees for pets: hundreds to thousands

End of life care: \$300-#2,500

Total cost: \$800-\$10,000+

Estimated Lifetime Cost of Dog Ownership

(approximately).

Small to Medium Dog

Approximate Lifetime Cost: \$15,000 – \$40,000+

Large Dog

Approximate Lifetime Cost: \$20,000 – \$60,000+

Dogs With Medical or Special Needs:

Costs may exceed \$100,000+ over the dog's lifetime in some situation

More information: fetchthefacts.org