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The True Cost of Owning a Pet



The True Cost of Owning a Pet

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06/09/11

I am the proud owner of two dogs, a Greater Swiss Mountain Dog and a Bernese Mountain Dog.

Not very many people have seen these dogs before, so we get approached frequently while we are out walking or at the dog park. People ask a lot of questions: "What kind of dogs are those?" "Where did you get them?" "Are they going to get any bigger?" And, invariably, "How much does one of these dogs cost?"



I usually answer with, "They were somewhat expensive—on par with any purebred dog—but really, the purchase price is just the tip of the iceberg."

When you are thinking about buying a dog (or any other pet), you probably think about the purchase price, the time involved in caring for the pet, and how well they will integrate into your family's lifestyle. But, one important concern is the cost of the pet over their lifetime.

With a dog, you'll have food, licensing fees, training, and veterinary costs. You may have fees associated with dog shows or other competitive events, and you may choose to purchase pet insurance.

The size of the dog will greatly affect the amount of these expenses. Both of our dogs are giant breeds that can look intimidating, so training is a huge priority. The bigger the dog, the more each vet visit will cost. And the faster they will go through that 40-pound bag of dog food.

If you take family vacations, you'll have to find someone to care for your pets while you are away. You can board your pet, or you can hire in-home care. If you hire a pet sitter, make sure the person is bonded and comes with good references, as they will have access to your home with no supervision. (The National Association of Professional Pet Sitters has some great resources to help you [find and select a pet sitter.](#))

Look at your finances and see if you have the extra to devote to the expenses I mentioned above. [This article](#) covers the estimated lifetime costs of a pet. (For dogs like mine, the estimate is \$5,850 to \$7,950. Our first Swissy required three trips to emergency vet in his lifetime, so we easily exceeded the upper end of that estimate.)

Also think about how much money you have to spare for the unexpected—dogs are notorious for getting into things they shouldn't and getting hurt unexpectedly, and you want to know how much extra veterinary expense you can absorb.

Now that I've gotten to this point, it feels as if I'm trying to discourage you from getting a pet. I'm not—we wouldn't trade a single day with our dogs for anything. I'm just hoping that you make sure you are ready and understand the financial impact before you bring that cute puppy, kitten, or even snake home. And for those of you who aren't familiar with my dog breeds, here are links to more information about [Swissys](#) and [Berners](#).



About the author: Jennifer Cadiente is the communications specialist at Maps Credit Union. She has been with the credit union since 2006, working on magazines and newspapers before joining Maps.

Posted by Jennifer Cadiente

Comment 1: by Loretta on 06/09/2011

Written by: Loretta

Comment:

Wonderful post! I have a 16 yr old shih tsu whom I love as if he was my child. I'm a firm believer in being a responsible pet owner so your blog post is right on!!

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