



## **Dog Adopter Tips: Budgeting & Veterinary Care**

Animals are a joy to welcome into your home, but they can create an additional strain on your family's finances, especially if they get sick. Check out this sheet for information about budgets and how to prepare!

### **Monthly expenses**

Thankfully, it's relatively easy to afford a dog's basic supplies: food and toys are all readily accessible at your local stores. Most dogs only cost their owners about \$50-75 per month. Small dogs eat less than larger dogs, so their food bills are lower. Check out our Bare Necessities tips for info about finding a healthy dog food!

### **Annual expenses and yearly exams**

We recommend all dogs see their vet every year for an annual wellness exam and any needed vaccines. It is the law in Pennsylvania and most other places that dogs must stay up to date on their rabies vaccine, and their distemper vaccine is equally important for their day-to-day health when meeting other dogs. An annual exam and vaccinations usually costs \$100-200, but may be more if you have a senior or sick dog who needs additional testing. If your budget is tight, PAWS' low-cost clinics are here for you and offer more affordable wellness exams and vaccinations. If you have a larger budget, we encourage you to use a full-service vet instead, so that our clinics can be more accessible for the pet owners who need them most.

Annual exams are so important because dogs often hide illness from us. Even if they seem healthy and are acting normal, something could still be developing that we can't see. Early detection is best for their health *and* for your wallet, since treatment for most conditions is more effective and more affordable the earlier it begins.

Of course, if your dog isn't acting like themselves, or is hiding a lot, they could be in pain. Take them to the vet as soon as possible to find out what's going on.

### **Emergency expenses and insurance**

If your pet has a medical emergency, it usually costs a few hundred dollars to be seen at the ER, and it can cost several hundred to several thousand dollars to get the care they need. Since many families cannot afford these surprise expenses, it's important to consider what may happen and try to prepare. Some pet owners have a savings account they add a little to every month, while others opt for pet insurance. We strongly encourage adopters to get pet insurance as soon as you bring your new pet home. If you wait until your pet is already sick or injured,

then it's too late and the insurance won't cover the existing condition. Insuring a younger, healthy dog usually costs \$20-30 per month. Make sure to read customer reviews of the various pet insurance companies to find one that is reputable. PAWS works with Petplan and we highly recommend them – they offer a discount to PAWS adopters, too!