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How Much Does it Cost to Keep a Horse?

People often say it's not buying a horse that's expensive—it's everything that comes after. From building fences to selecting a truck and trailer, horse ownership is a lifestyle choice for many of us. Estimating an average cost for that lifestyle is a bit tricky, because pricing for major horse care items (such as hay and feed) varies by region. The following is a basic form to help create a horse keeping budget. Please note that our prices are estimates only. We've left a few blank lines for you to add items specific to your horse, such as medications, supplies, or complementary therapies. Fill in your true costs to find how much money it takes to care for your horse each year.

	<i>Keeping a Horse at Home</i>	<i>Partial-Care Boarding</i>	<i>Full-Service Boarding</i>	<i>Your Costs</i>
Board	N/A	\$500/month \$6,000/year	\$800/month \$9,600/year	_____/month x 12= ____/year
Hay The average horse maintained on forage eats 1.5-2.5% of his body weight per day in hay (between 18 and 30 pounds per day for a 1,200-pound horse) depending on body type and workload. We've calculated costs based on an average 20 pounds of forage a day.	\$525/year	N/A	N/A	_____/month x 12= ____/year
Feed Feed provides calories and nutrients not available in hay. Feed availability varies by region; we've based our costs on feeding 3 pounds a day of a national brand.	\$390-720/year	\$390-720/year	N/A	_____/month x 12= ____/year
Supplements We based our calculations on the cost of a daily basic multivitamin supplement.	~\$60/month or \$720/year	~\$60/month or \$720/year	~\$60/month or \$720/year	_____/month x 12= ____/year
Water Water bills vary depending on your location and water source.	Variable	N/A	N/A	_____/month x 12= ____/year
Bedding Bedding costs for horses vary by type, region, and quantity. We've calculated our cost based on baled pine wood shavings.	\$1,092/year	N/A	N/A	_____/month x 12= ____/year
Waste removal Waste removal costs vary depending on how horses are managed (stalls vs. turnout) and regional waste-management fees.	\$260/year	N/A	N/A	_____/month x 12= ____/year
HEALTH CARE				
Annual exam	\$120/year	\$120/year	\$120/year	_____/year
Vaccinations	\$60 every six months	\$60 every six months	\$60 every six months	_____/year
Fecal egg counts and deworming	\$50 every six months	\$50 every six months	\$50 every six months	_____/year
Dental care	~\$250/year	~\$250/year	~\$250/year	_____/year
Farrier Farrier costs vary based on a horse's individual needs. Some horses require a basic trim every eight weeks, while others need more technical shoeing every four to six weeks. We've based our estimates on a five-week interval.	\$90-\$250/ visit or \$950- \$2,500/year	\$90-\$250/ visit or \$950- \$2,500/year	\$90-\$250/ visit or \$950- \$2,500/year	_____/year
MISCELLANEOUS				
Insurance	Varies	Varies	Varies	_____/year
Emergency fund Many owners set aside money to help cover unexpected events such as colic surgery.	\$2,000	\$2,000	\$2,000	
Riding lessons	\$45-100/ lesson	\$45-100/ lesson	\$45-100/ lesson	_____/year
Other:				
Other:				
Other:				
Other:				
Total (minus miscellaneous):	~\$5,200	~\$9,500	~\$13,000	