

Horse Cost Calculator

What does it really cost to own a horse?

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Can you afford to own a horse? If you're thinking about entering the world of horse ownership, it's time to take a look at your budget. The initial purchase price is often a drop in the bucket compared to the everyday costs of caring for a horse. The calculator below will help you determine if you will be financially able to provide for a horse. If you're already a horse owner, use the calculator to find out where all your money is going and where you may be able to cut costs.

Things to Remember

Boarding vs. at-home horsekeeping. Boarding may appear to be the more expensive, less desirable option. However, if you're a first-time owner, having an experienced barn manager to help you take care of your horse is invaluable. If you travel frequently, boarding may be preferable over trying to hunt down a barn sitter every time you leave town.

Hay, grain and bedding. These expenses are often included in full board, but some boarding stables will require you to purchase your own. Hay costs vary widely across the country. If you're not sure what hay costs in your area, ask horse owners or check local ads. Read on for more on calculating your hay costs.

Vaccinations. The AAEP vaccination chart will give you a basic overview of what annual shots your horse will need. When calculating your vaccination costs, remember to include the cost of a farm call (if you board, you can keep this cost down by splitting the vet visit with other boarders.)

Coggins test. If you travel with your horse for any reason, you will probably need a new Coggins pulled each year. If you travel across state lines, you may need a new one every six months. If your horse never leaves your property, you will likely only need one every two or three years. Regulations vary by state, so consult your vet.

A Note on Deworming. Most horse owners don't need to deworm every two months. If you plan to utilize fecal testing as most experts now recommend, leave the "Deworming" field blank and include your anticipated costs in the "Additional Vet Expenses" field.

For any expenses that do not apply to your situation, just leave the value at zero.

Item	Frequency	Cost	Monthly	Yearly		
Boarding Stable	Monthly					
Annual					Coggins test	Vaccinations
		Dental		Annual		Annual
Two Months					Farrier	Every Two Months
Monthly		Additional Vet Expenses			Annual	
					Grain	Monthly
Electricity	Monthly	Bedding	Monthly			
Monthly					Water	Manure Disposal
		Property Maintenance		Annual		Monthly
Expenses		Supplements		Monthly		
Riding Lessons	Weekly					Clinics
Annual					Training	Monthly
		Equine Insurance		Annual		
Annual						

Trailer Maintenance Expenses	Annual	Truck and Trailer Insurance	Annual	Truck and Trailer Payments	Monthly
Tractor Maintenance Monthly	Annual	Tractor Payments	Annual	Tractor Fuel	Annual
New Tack	Annual	Riding Apparel	Annual	Tack and Equipment	Annual
Supplies	Annual	Overnight Accommodations	Annual	Tack Repair	Annual
Show Fees	Annual			Horse Show Expenses	Annual
Transportation	Annual			Stabling	Annual
Annual				Trainer's Fees	Annual
				Food and Beverage	Annual
				Total:	