

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.

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

Item	Frequency	Cost	Monthly	Yearly	Boarding Stable Monthly	Vaccinations Annual	Coggins test Annual
Dental	Annual	Deworming	Every Two Months	Farrier	Every Two Months	Additional Vet Expenses	Annual
Hay	Monthly	Grain	Monthly	Bedding	Monthly	For horses kept at home	Electricity Monthly
Manure Disposal	Monthly	Water	Monthly	Property Maintenance	Annual	Optional Expenses	Supplements Monthly
Riding Lessons	Weekly	Clinics	Annual	Training	Monthly	Equine Insurance	Annual
Association Fees	Annual	Truck and Trailer	Truck and Trailer Payments	Monthly	Truck and Trailer Insurance	Annual	Truck and Trailer Maintenance
Annual	Annual	Tractor Expenses	Tractor Payments	Monthly	Tractor Maintenance	Annual	Tractor Fuel Monthly
Tack and Equipment	Annual	New Tack	Annual	Tack Repair	Annual	Riding Apparel	Annual
Additional Tack and Supplies	Annual	Horse Show Expenses	Show Fees	Annual	Stabling	Annual	Overnight Accommodations
Annual	Annual	Transportation	Annual	Trainer's Fees	Annual	Food and Beverage	Annual
Total:							