

What This Actually Costs

Chapter 11

Use real quotes from your own area. National averages will not tell you what you need to know.

Facility _____

Date prepared _____

EVERY MONTH

Item	What it covers	Monthly	Annual
Board	Housing, feeding, turnout, daily care	_____	_____
Farrier	Every 6 to 8 weeks	_____	_____
Lessons	Per week or per month	_____	_____
Supplements	Only what your vet agrees is needed	_____	_____
Insurance	Mortality, major medical, or both	_____	_____
Extra turnout or services	Anything outside base board	_____	_____

EVERY YEAR

Item	Notes	Annual
Routine veterinary	Wellness exam, spring and fall vaccines, Coggins	_____
Dental float	Usually annual	_____
Deworming	Per fecal testing	_____
Tack, equipment, blankets	Replacement and repair	_____
Saddle fitting	Independent fitter, not brand-affiliated	_____
Shows and hauling	Entries, stabling, fuel, coaching	_____

THE ONE NOBODY BUDGETS FOR

Something will go wrong. A reserve kept separate from your general savings is what keeps a bad week from becoming a decision about your horse's care.

Emergency reserve target _____

Currently set aside _____

TOTALS

Total monthly _____

Total annual _____

Largest single expense I could absorb today _____