

Essential Horse Ownership Checklist

A comprehensive guide to prepare for the financial, practical, and emotional demands of horse ownership.

Financial Preparation

- **Initial Purchase Costs:**
 - Horses range from \$500 to \$100,000 or more, depending on breed, training, and pedigree.
 - Example:
 - Thoroughbreds: \$20,000–\$100,000 for racing prospects; elite horses may exceed \$1M.
 - Quarter Horses: \$3,000–\$15,000 for versatile and beginner-friendly options.
 - **Pre-Purchase Exam:**
 - Veterinary exams range from \$250 to \$1,000.
 - Comprehensive exams (including x-rays) are essential to uncover hidden issues.
 - **Tack and Equipment:**
 - Saddle, bridle, halter, and lead rope: \$500–\$2,500.
 - Grooming supplies (curry combs, hoof picks, brushes, fly spray): \$50–\$200.
 - **Transportation and Hidden Fees:**
 - Horse transportation: \$100–\$1,000.
 - Routine trailer maintenance: \$100–\$300/year.
 - Registration fees, sales tax, and setup costs (e.g., water buckets, feed bins).
 - **Ongoing Costs:**
 - Feed and hay: \$120–\$300/month.
 - Boarding: \$150–\$1,500/month.
 - Farrier visits and veterinary care for routine and emergency needs.
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Housing and Facilities

- **Boarding Options:**
 - **Self-Care:** \$150–\$400/month (you handle feeding and care).
 - **Partial Board:** \$400–\$800/month (shared responsibilities).
 - **Full Board:** \$800–\$1,500/month (all-inclusive care).
- **Pasture Maintenance:**
 - Fence repairs: \$100–\$500/year.
 - Fertilizer, tools, and weed control: \$200–\$600/year.

Essential Equipment

- **Basic Tack:**
 - Saddle, bridle, halter, lead rope, saddle pad.
 - High-quality leather options are durable and cost-effective.
- **Grooming Supplies:**
 - Curry combs, hoof picks, brushes, fly spray, and more.
- **Specialty Tack:**
 - Show saddles or discipline-specific equipment (e.g., for jumping or barrel racing).

Veterinary and Farrier Care

- **Routine Care:**
 - Vaccinations: \$50–\$150/year.
 - Dental exams: \$150–\$300/year.
 - Deworming: \$40–\$100/year.
- **Farrier Visits:**
 - Trimming: \$50–\$100 every 6–8 weeks.
 - Shoeing: \$100–\$300 per visit.
- **Emergency Fund:**
 - Set aside \$5,000–\$10,000 for unexpected veterinary costs like colic surgery (\$7,500–\$15,000).

Time Commitment

- Daily care requires 1–2 hours for feeding, grooming, and cleaning stalls.
- Additional time for training, riding, or attending lessons.

Emergency Planning

- **Emergency Fund:**
 - Build a dedicated fund to handle unexpected costs (vet bills, major repairs).
- **Insurance:**
 - Major medical insurance (1.5–3% of horse's value annually).
 - Mortality and liability insurance for added peace of mind.
- **Contingency Plans:**
 - Plan for emergencies like illness, injury, or unforeseen barn damage.

Horse Selection

- **Breed:**
 - Research breeds that suit your needs and budget (e.g., Friesians, Arabians, or Quarter Horses).
- **Age and Training:**
 - Younger, trained horses cost more.
 - Older, well-behaved horses are ideal for beginners.
- **Temperament:**
 - Prioritize calm, reliable horses for novice owners.

Proactive Cost Savings

- Opt for pasture boarding to save money.
- Buy hay in bulk during harvest season to save up to 30%.
- Prioritize regular preventative care (vaccinations, dental check-ups, and deworming).
- Invest in high-quality tack to avoid frequent replacements.

Call to Action

✔ **Download the Checklist:** Ready to own a horse? Click here to download this checklist as a PDF and start your journey!

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