

Your First Year With a Dog

What It Really Costs

New owners almost always underestimate the first year — it is the most expensive one, because you pay for setup on top of everything ongoing. Here is an honest breakdown, with nothing to sell you.

COST	Small up to 22 lb	Medium 22–55 lb	Large 55 lb +
One-time gear Crate, bed, bowls, leash, collar	\$180–\$300	\$260–\$420	\$340–\$560
Initial vet care Vaccines, spay/neuter, microchip	\$300–\$550	\$350–\$650	\$400–\$800
Food for the year Standard kibble	\$260–\$420	\$420–\$650	\$650–\$950
Pet insurance Optional, but see the note below	\$300–\$500	\$360–\$620	\$450–\$780
Training Doing it yourself with free guides	\$0–\$40	\$0–\$40	\$0–\$40
Routine vet & parasite prevention Check-ups, flea, tick, deworming	\$200–\$380	\$240–\$440	\$300–\$560
Toys, treats, grooming & extras The bits that add up	\$220–\$420	\$280–\$520	\$360–\$650
TOTAL FIRST YEAR	\$1,460–\$2,610	\$1,910–\$3,340	\$2,500–\$4,340

Estimates in USD. Adoption or purchase price is not included. Skipping insurance takes \$300–\$780 off the year — but see below.

The number nobody mentions

One torn knee ligament commonly runs \$3,500–\$7,000 per leg. A single emergency can cost more than an entire ordinary year. Whether you insure or self-insure, have a plan for this before you need one.

After year one, the monthly cost settles down

SMALL DOG \$57–\$102 per month, excl. insurance	MEDIUM DOG \$78–\$134 per month, excl. insurance	LARGE DOG \$109–\$180 per month, excl. insurance
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Five questions worth answering before you say yes

- ☐ Can we absorb a surprise \$3,000 vet bill next month, without debt?
- ☐ Who walks the dog at 7am, and who does it when that person is sick?
- ☐ How many hours a day will the dog actually be alone?
- ☐ Does our lease, or our landlord, genuinely allow a dog this size?
- ☐ Are we ready for 10–15 years — not 10–15 months?