#### Financial Literacy: The Real Cost of Pets, Levels 2-3

# **Doggone Expensive!**

Key financial idea \* Before making a decision to buy something, consider all the costs.

You need

★ a calculator (optional)

★ a classmate

## Activity

# Tom and Perry's story

Our uncle offered to give us a puppy. We thought it was a great idea at first, but then we started to wonder ...

How much would it cost to feed him? He'll grow quite big ...

What if he gets sick and needs to go to the vet? And he'll need to be microchipped and vaccinated.

### Tom and Perry go to see the local vet.

Here's a list of health costs that will help you decide whether you can afford a dog. Some only happen once, but others you pay for more often.



#### **Dog Health** Costs

- ★ Yearly check-up and vaccinations: \$55.
- ★ Worming: \$8 every 3 months.
- ✤ Flea treatment: about \$110 a year.
- ★ Most dogs will have a desexing operation. This can cost up to \$165 for a male dog and up to \$230 for a female dog.
- ★ Most dogs will have at least one other operation in their lifetime because of injury or sickness. The average cost of an operation is \$800.
- Dogs may also get sick occasionally and need treatment. That costs \$40 for the visit, plus the cost of injections or other treatment.
- ★ Microchipping: \$35.

- What are the possible one-off veterinary costs if the boys do get a dog? a.
  - How much would they need to pay each year to keep their dog healthy? b.
- Tom and Perry also look at feeding costs.
  - How much does it cost per week and a. per month (based on 30 days) to feed:
    - a Labrador at \$3 a day? i.
    - ii. a fox terrier at \$1 a day?
  - b. Think about a dog you would like to own and work out how much it might cost to feed it for its lifetime.

Most dogs live for about 13 years.



1

Tom and Perry go to their local council to find out the cost of dog registration.

> We charge \$45 a year to register a desexed pet dog. Some councils charge more than this.

How much will that work out at over the dog's lifetime?

- Based on the prices given in this activity, what might it cost a. Tom and Perry for vet, food, and registration costs if they get a Great Dane that lives for 13 years?
  - b. Discuss with a classmate what other costs Tom and Perry might need to think about.

We won't always be able to take our dog on holiday.

Will Mum let the dog sleep inside at night? And what about when we're at school?

Reflective question | \* In your household, who pays for the cost of pets? How could you help?

21