

Horse Budget



Owning a horse can be a fantastic and rewarding experience but it is a time consuming hobby and caring for a horse is a huge financial commitment. Before owning a horse, you will need to be clear about where and how you will keep it and how its care will be financed.

To help you budget, we have listed some common costs associated with looking after a horse or pony. Remember to prioritise those items which are most important and purchase only what you need. Some costs will only be incurred once but others will be repeated monthly or annually.

Purchasing your Horse		Cost
Viewing prospective horses	<ul style="list-style-type: none"> • Ask questions about all aspects of the horse before viewing. • Are good quality photos available? • Ask for video footage to see the horse in action. • If you are unable to find a horse locally, you may have to travel a considerable distance or view a number of horses before you find your perfect match. 	
Vetting Fee	<ul style="list-style-type: none"> • Three main options, no vetting, two stage vetting and five stage vetting. • In some instances, insurance cover may be dependent on a successful vetting. 	
Trainer/Instructor Fee	<ul style="list-style-type: none"> • Your instructor may be happy to accompany you to view a prospective purchase and a second opinion may be invaluable 	
Horse Purchase	<ul style="list-style-type: none"> • Are any rugs or tack included? When are vaccinations/farrier next due? 	
Transportation	<ul style="list-style-type: none"> • Do you have your own transportation? If not, you may need to hire a trailer or box or arrange for a specialist equine transporter to get your horse home. 	
Passport/Transfer of Ownership Fee	<ul style="list-style-type: none"> • A fee is usually payable for changes to passports, the cost varies depending on the issuing body. 	
Total		

Stabling & Feed		Cost
Livery Fees	<ul style="list-style-type: none"> Different livery options are available with DIY the cheapest and full the most expensive. Generally charged weekly but may be payable monthly. 	
Bedding	<ul style="list-style-type: none"> There are many different bedding types available at various costs. You will need to choose the best option for you and your horse. Consider the use of stable matting, it can reduce the amount of bedding required and cut mucking out times. Does your horse need to be stabled in the winter? With sufficient shelter and good quality rugs, many can winter out successfully. 	
Forage	<ul style="list-style-type: none"> Consider using big bales or bulk buying for discounts. Feed hay little and often to prevent wastage through trampling or use a hay net or rack. 	
Feed	<ul style="list-style-type: none"> Consider what feed you will need for the job your horse will do. If you are unsure, contact one of the nutrition helplines, they can help you get value for money by recommending appropriate feeding regimes for your needs. 	
Supplements	<ul style="list-style-type: none"> If you are going to feed supplements, consider which ones you believe are necessary and benefit the health of your horse. 	
Total		

Stable Equipment		Cost
Buckets/Trugs	<ul style="list-style-type: none"> For water and feed. 	
Hay Rack/Nets	<ul style="list-style-type: none"> Personal choice, hay can be fed from the floor but this can sometimes lead to wastage. 	
Wheelbarrow	<ul style="list-style-type: none"> Some equipment may be provided for your use as part of your livery. 	
Fork, shovel, brush	<ul style="list-style-type: none"> Shop around at discount stores or markets for your buckets, yard brushes and cleaning materials, they are often less expensive than specialist stores. 	
Stable toys	<ul style="list-style-type: none"> Cheap and safe stable toys can be made with a little creativity. 	
Other	<ul style="list-style-type: none"> Will your stable need any grills? Tying up rings? 	
Total		

Your Horse's Health		Cost
Vaccinations	<ul style="list-style-type: none"> • Generally administered annually but will be more often if starting a new course of vaccinations. • Co-ordinate routine treatments such as vaccinations and teeth with others in the same yard to share call out costs. 	
Dentist	<ul style="list-style-type: none"> • Every 6-12 months. 	
Farrier	<ul style="list-style-type: none"> • Horses will require either trimming or shoeing every 6-8 weeks. If barefoot, additional boots may be required for some activities. 	
Worm Management	<ul style="list-style-type: none"> • You need a worm management program which may involve administering worming treatments or undertaking worm counts 	
Horse & Rider Insurance	<ul style="list-style-type: none"> • Premiums can be paid monthly or annually • Ensure cover is appropriate for your and your horse's needs. Check your method of payment, charges may be applied for monthly payments or credit cards. 	
Total		

Your Horse's Wardrobe		Cost
Head Collar & Lead Rope	<ul style="list-style-type: none"> • If you need new equipment, shop around. If you know what you are looking for, you can easily compare prices online and mail order may be cheaper than the cost of visiting a store. 	
Travel Boots	<ul style="list-style-type: none"> • If you will only need the item occasionally borrow from a friend. 	
Tail Bandage/Guard	<ul style="list-style-type: none"> • Bargains can be picked up at equine boot sales or online. 	
Stable Rug	<ul style="list-style-type: none"> • Rugs may be cheaper to buy "out of season". 	
Turnout Rug	<ul style="list-style-type: none"> • Have your rugs washed and reproofed, it will extend their life. 	
Other Rugs	<ul style="list-style-type: none"> • Coolers, show sheet, fly rugs. These rugs may not be necessary but can add to the comfort of your horse. 	
Total		

Tack		Cost
Bridle	<ul style="list-style-type: none"> Including Bit. 	
Martingale/Breastplate	<ul style="list-style-type: none"> Do you need one? 	
Saddle	<ul style="list-style-type: none"> Including girth, stirrups, stirrup leathers. 	
Saddlecloth/Numnah	<ul style="list-style-type: none"> Vary from basic saddlecloth to specialist numnahs 	
Leg Protection	<ul style="list-style-type: none"> Various boots are available including, brushing, tendon, over reach and knee. Do you need any? 	
Total		

Grooming & First Aid Kit		Cost
Brushes & Combs	<ul style="list-style-type: none"> Cheap rubber gloves are excellent for removing hair during shedding season. Old human hair brushes make great mane and tail combs. 	
Sponge and Sweat Scraper	<ul style="list-style-type: none"> Human shampoo for can be great for horse baths and are cheaper too! 	
Hoof Pick	<ul style="list-style-type: none"> Necessary and often lost! 	
Scissors	<ul style="list-style-type: none"> Old kitchen scissors may be suitable but consider safety needs. 	
First Aid Kit	<ul style="list-style-type: none"> Check with your vet, generally would include a poultice, antibacterial scrub, wound gel or powder, dressings, gamgee, bandages, tape & a thermometer. 	
Kit box/bag	<ul style="list-style-type: none"> Old sports or cooler bags make great storage for grooming kits. 	
Total		

Rider Wardrobe		Cost
Riding Hat	<ul style="list-style-type: none"> Ensure it conforms to the appropriate safety standards. 	
Footwear	<ul style="list-style-type: none"> Boots with a small heel. 	
Jodhpurs, Coat, Gloves	<ul style="list-style-type: none"> You may also consider a body protector which is compulsory for some competitions. Hi-viz clothing is recommended if you will be hacking on roads. 	
Total		

Training and Competitions		Cost
Lessons	<ul style="list-style-type: none"> Arrange group lessons to share instructor costs or club together with friends to hire indoor arenas for extra schooling. 	
Competition Entry Fees	<ul style="list-style-type: none"> Discounts may be offered for early booking. 	
Transportation	<ul style="list-style-type: none"> Share transport with others if you are attending the same event, not only does it save fuel but also gives you moral support and companionship. 	
Total		



Total Costs

Item	One Off Cost	Monthly Cost	Annual Cost
Purchasing your Horse			
Your Horse's Health			
Your Horse's Wardrobe			
Tack			
Stabling & Feed			
Stable Equipment			
Grooming & First Aid Kit			
Training & Competitions			
Total			