



# Am I ready for a pet?

Work through this checklist with your head — and your heart.

## ■ Financial readiness

- I can comfortably cover year 1 costs (\$1,900–\$5,800 depending on breed) without financial stress.
- I've budgeted for ongoing annual costs — typically \$1,500–\$3,200/yr for a dog, \$1,200–\$2,000/yr for a cat.
- I have (or will get) pet insurance before bringing my pet home.
- I have an emergency vet fund of at least \$1,500 set aside.
- I've researched vet costs in my area — prices vary a lot by city.
- I've budgeted for pet boarding or sitting when I travel.

## ■ Lifestyle & home

- My home is suitable — enough space, outdoor access, and rental rules allow pets.
- Everyone in my household is genuinely on board (including any existing pets).
- I have enough time daily — dogs need 2+ hours of exercise and attention.
- I've researched the breed's energy level, temperament and grooming needs.
- I've planned for what happens if I need to travel for work or holidays.

## ♥■ Long-term commitment

- I'm prepared for a 10–15 year commitment, through life changes.
- I've thought about what happens if I move, have children or change jobs.
- I've researched breed-specific health issues for the breed I'm considering.
- I'm choosing a pet because I want to care for an animal — not just because they're cute.
- I've considered adopting from a rescue centre as my first option.

### Ready to see the real numbers for your breed?

Get a personalised cost estimate in under 2 minutes at:

→ [petcost-calculator.com/calculator](https://petcost-calculator.com/calculator)

