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Horse Cost Checklist 2026

> *A horse costs $1,000–$15,000 to buy — but purchase price is the smallest number in the equation. Keeping one runs $6,000–$20,000+ per year. Use this one-pager before you buy, budget or board.*

THE THREE BUDGET TIERS (2026 US)

Tier	What it looks like	Monthly	Yearly
Budget Saver	Self-care / backyard, barefoot, you do the work	**$400–$700**	**$6,000–$9,000**
Happy Medium	Boarding barn, front shoes, 2 lessons/mo	**$1,200–$1,800**	**$15,000–$22,000**
Competitor	Full training board, full shoes, supplements, showing	**$2,500–$4,500+**	**$35,000–$60,000+**

Median pleasure-horse owner: ~$6,000/yr. Show fees & hauling excluded from Tier 3.

LINE-ITEM BREAKDOWN

Cost category	Typical US range	Notes
Boarding — full care	**$600–$2,500+ /mo**	Metro & coastal barns at the top end
Boarding — pasture / self-care	**$100–$600 /mo**	Requires daily visits + backup coverage
Feed & hay	**$120–$250 /mo**	Buy direct from farmers: saves $100–200/mo
Farrier — trim	**$35–$75 /visit**	Every 6–8 weeks
Farrier — full shoe set	**~$147 median**	Corrective/glue-on shoes run far higher
Routine vet & vaccines	**$400–$900 /yr**	Core vaccines alone: $120–$200 (AAEP)
Dental floating	**$150–$350 /session**	Typically 1–2× per year
Insurance (mortality + major medical)	**$200–$1,500 /yr**	Usually 3–5% of insured value
Starter tack & equipment	**$500–$9,000**	Quality second-hand saddles recommended
Bedding (stabled horse)	**$30–$100 /mo**	Straw, shavings or pellets
Lessons & training	**$30–$80 /hour**	Optional but recommended for beginners

EMERGENCY RESERVE — PLAN FOR THESE

Emergency	Typical cost
Colic surgery (most common emergency)	**$5,000–$10,000+**
Laminitis treatment	**$1,000–$5,000**
Joint injury treatment	**$1,000–$5,000**
Recommended reserve	**$2,000–$5,000 /yr**

BEFORE YOU BUY — CHECKLIST

- ☐ I can cover **$500+/mo** comfortably every month
- ☐ I have a **$2,000–$5,000 emergency fund** set aside
- ☐ I've priced **boarding within 30 minutes** of home
- ☐ I've **half-leased for 3+ months** before buying
- ☐ I've budgeted for **farrier every 6–8 weeks**
- ☐ I know the **full lifetime commitment: 25–30 years**

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