Everyone loves pets. Over fifty five percent of U.S. residents have one. Even though dogs and cats are two of the most popular, many enjoy the companionship of fish, hamsters, iguanas, snakes, pigs, chickens and even goats.

They provide companionship and can be cute and cuddly, but they can be expensive to keep. By learning a few money saving tips, you’ll make sure your family friend won’t drain the budget.

The first step comes before you even choose that pet. Make sure you choose the pet you can afford. Some pets cost little to begin with but are expensive to maintain. Others are more expensive to buy, yet cost little over the long run.

If you’ve decided to get a pet, consider visiting an animal shelter. You’ll save money on the family pet by adopting from a shelter. Plus, most shelters only send pets home after they’ve given them the initial shots and immunizations you’ll need. Our local pet shelter not only gives all the shots before putting them up for adoption, but they also require that all animals be spayed or neutered.

Check with Fairbanks Pet Shelter (petfinder.com), Homeward Bound Rescue and Referral (hbrr.org), Golden Retriever Rescue (grrf.org), Second Chance League (members.petfinder.com/~AK/index.php), and Pet Pride for cats (petfinder.com). A quick look today showed dogs, cats, birds, and rabbits of all shapes and sizes.

Also, put the word out that you are looking for a pet among family and friends. Someone may know of animals that need to be adopted because of owners who are moving, facing financial difficulties, have newly discovered allergies, or simply don’t have time to invest in a pet. If someone is giving away a pet, they may also have supplies and equipment to go with the animal.

Regardless of what animal you consider your pet, you will need to spend a certain amount of money to care for that animal. Food, shelter, toys and health necessities all cost money.
Remember, you have another mouth to feed, even if it only weighs five pounds. For most, food will be the largest expense over the life time of your pet. For example, a typical average sized dog consuming one can of food along with four cups of dry food a day, averages out to about $25--$40 a month. Multiply that by 8--15 years and you get an idea of how much you'll spend on food for your dog.

When it comes to food, you may be tempted to cut costs, but that might not be the right idea. A lower quality dog food may seem like a bargain -- after all, it does seem like buyers get more for their money, so it must be a good deal, right? Well, not necessarily--premium pet foods may be a better bargain over the lifetime of the pet. Here's why: less expensive pet foods may offer more for a pet owner's money, but it is quality, not quantity that counts with pet food.

A pet's body requires certain nutrients, vitamins and minerals, and the pet must eat more of the low--quality pet food in order to get the necessary nutrients. Regardless of what you pay, it is important to get the nutrients needed for your pet. Just like choosing your own food, it is important to read labels to see what you are purchasing.

Find the food that provides the most protein and nutrients at the lowest cost. If you aren’t sure, ask the store employees what kind of food would be best for your pet. Purchase pet food in bulk to save money.


Both websites have printable coupons to use at local stores and online retailers. Pets can be a welcome addition to your household. They provide lots of love and companionship. But a pet shouldn’t empty your wallet or drain your finances.

Try a few of these tips to decrease the financial burden.