

## ■ Dog Budget Tracker

Step-by-step guide to using your free spreadsheet — so you can plan ahead, not play catch-up.

This tracker gives you a clear-eyed look at what dog ownership actually costs — from the one-time startup expenses to the monthly recurring bills to the emergency fund you'll be glad you built. Fill it in once, update it as things change, and you'll never be blindsided by your dog's budget again.

### How to Use the Tracker

#### 1 Open the file in Excel or Google Sheets

The tracker is an .xlsx file. Open it in Microsoft Excel, or upload it to Google Drive and open with Google Sheets (File → Open). No special software needed beyond a spreadsheet app.

#### 2 Fill in the 'Startup Costs' tab first

Enter the costs you paid (or expect to pay) once: adoption/purchase fee, initial vet visit, spay/neuter, crate, collar, leash, bowls, and training classes. The tab will total these automatically.

#### 3 Enter your monthly recurring expenses

Move to the 'Monthly Costs' tab and fill in what you spend each month: food, flea/tick/heartworm prevention, grooming, pet insurance, and any dog walking or daycare. The sheet calculates your monthly total and projects it annually.

#### 4 Add your emergency fund target

In the 'Emergency Fund' section, set a savings goal — we recommend starting at \$500–\$1,000. Enter what you've saved so far and a monthly contribution amount. The tracker will show how many months until you hit your target.

#### 5 Log one-off and unexpected expenses

Use the 'Unexpected Expenses' tab to record any surprise costs as they happen: emergency vet visits, boarding during a trip, or that chewed-up shoe. This helps you see patterns and plan better over time.

#### 6 Review your annual summary

The 'Summary' tab pulls everything together into a full-year picture: total first-year cost, ongoing annual cost, and a month-by-month view so you can spot high-spend months before they arrive.

### Quick Tips

#### ■ Get pet insurance early

Premiums are lowest when your dog is young and healthy. Pre-existing conditions are excluded, so enroll before your first vet visit if possible.

■ <b>Use auto-ship to save on food &amp; meds</b>	Chewy and Amazon auto-ship subscriptions typically save 5–15% on recurring supplies. Enter the discounted price in the tracker.
■ <b>Treat your emergency fund like a bill</b>	Set a fixed monthly contribution — even \$50/month — and track it in the Emergency Fund tab. Automate the transfer so it happens without thinking.
>■ <b>Track grooming intervals</b>	Note the date of each grooming session in the Unexpected Expenses tab. It helps you see the true annual cost and plan the calendar.

<b>■ ■ Financial Disclaimer</b> <p>This tracker is provided for <b>educational and planning purposes only</b>. It does not constitute financial, veterinary, or professional advice of any kind. Cost ranges included in this guide are estimates based on publicly available data and may not reflect your specific location, dog breed, or circumstances. Always consult a licensed financial advisor or veterinarian for guidance specific to your situation. Finally Makes Cents is not a licensed financial advisory service.</p>	<b>■ Terms of Use</b> <p>This spreadsheet is provided "<b>as-is</b>" with no warranties, express or implied, including accuracy, completeness, or fitness for a particular purpose. Finally Makes Cents assumes no liability for financial decisions made based on this tool. You may use this tracker for personal, non-commercial purposes only. Redistribution or resale without written permission is prohibited. By downloading this file you agree to these terms.</p>
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