

Pet Budget

Grade level: 4th grade

Character Concepts Taught:
Responsibility

Common Core Standards Taught: Mathematics

- Add multi-digit whole numbers
- Multiply two two-digit numbers

Objectives:

1. Students will learn about budgets and how to construct one with a real life example
2. Students will practice math skills and see how these skills are used in real life
3. Students will understand that pets are a responsibility and have financial requirements

Materials Needed:

- YouTube instructional video <https://youtu.be/PiVexcpLSak>
- Pencil and paper

Time: 30-45 minutes

Lesson Procedure-

The video is the lesson. Teachers may want to follow up after the lesson with a discussion or to see what students have written.

Activity

Video script below:

Today we're going to learn about budgeting for a pet, because one of the reason's people have to give up their pets is that they can't afford them.

Meet Fred. Fred is the new dog that you adopted from the Humane Animal Welfare Society. His adoption fee was \$100.00. That included a microchip (\$40.00 at a vet), a wellness checkup (\$50.00 at a vet), vaccinations (\$35.00 at a vet), and neuter surgery (\$250.00 at the vet). Neuter surgery is done so that Fred can't become a father.

\$100.00 sounds like a lot of money. But get a piece of paper and add up the cost of everything HAWS did for Fred as it's written in the equation on the screen. In the lower right hand corner you can see a pause

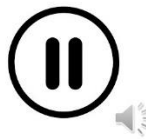
button. As we go through this lesson you can pause the video when you see that pause icon until you've completed the work and are ready to continue.

Microchip	\$40.00
Wellness Check-up	\$50.00
Vaccinations	\$35.00
Neuter Surgery	\$250.00
	<hr/>



This first equation I've given you the answer. The amount of services HAWS provided for Fred adds up to \$375.00. Remember that Fred's adoption fee was \$100, and now we'll subtract that from the amount of services we provided for Fred and that was included in his adoption. That's the amount of money that you saved because you didn't have to take Fred to the vet to have all those services performed.

Microchip	\$40.00
Wellness Check-up	\$50.00
Vaccinations	\$35.00
Neuter Surgery	\$250.00
	<hr/>
	\$375.00
Adoption Fee	- \$100.00
	<hr/>
SAVINGS!!!!	



Now that you have a new dog you'll need some supplies. We're going to write down all the expenses that we'll have in order to make sure Fred has everything he needs. Before we begin, write down how much YOU think you would spend on Fred over the course of a year.

We're going to get started on creating a budget for Fred. A budget is an estimate of how much money you need to cover expenses. Ideally you would do some research and create a budget before you decide to get a pet, just to make sure you can afford it.

On your piece of paper create 2 columns and at the top of the left hand column write dog supplies, and at the top of the right hand column write cost – just as you see on the slide. This is called a spreadsheet. We're going to make a list of all the supplies you should have if you get a new dog, and the amount that each item costs on the spreadsheet.

In the columns write down the following:

Food Bowl in the column under "dog supplies" and then \$12.00 in the column under cost.

And then below that:

Water Bowl \$12.00

Dog bed \$30.00

It turns out that when Fred is home alone he's a bit destructive and his chewing is ruining a lot of your stuff. You might want to confine him to a crate when you aren't at home until he's learned what he's allowed to chew on and what he should leave alone.

Add Dog Crate \$70.00 to your spreadsheet

You might also want a gate to prevent him from going into rooms when you are home, but want to keep an eye on him.

Gate \$35.00

Dogs like to chew and in order to teach him what he's allowed to chew on, Fred will need chew toys.

2 Chew Toys \$20.00

And Fred should also have a few other toys to play with.

3 toys \$30.00

Now that you have Fred, you want to make sure he stays safe when you take him for his walk. He should have a collar and a leash.

Collar \$10.00

Leash \$15.00

And if he ever gets lost he should have an ID tag on his collar so that he can be returned home.

ID tag \$10.00

Add it all up. These are all initial purchases that you need to make for your new dog! Most of these will be one-time purchases, but some may have to be replaced over time.

Dog Supplies	Cost
Food bowl	\$12
Water bowl	\$12
Dog bed	\$30
Dog crate	\$70
Doorway Gate	\$35
Chew Toys	\$20
Other Toys	\$30
Collar	\$10
Leash	\$15
ID Tag	\$10

Total

Total: \$244

So now that you have all the initial supplies, we have to think about all the expenses that we'll have for Fred over the course of a year. These are what are called "reoccurring expenses" because you'll need to spend money on these expenses on a regular basis.

So make a new spreadsheet with two columns. On the left top column label it "Yearly dog expenses", and on the top right label it "cost".

Now just like you and I, Fred needs to eat every day. Fred goes through a 25 pound bag of dog food each month, and one bag of dog food costs \$40.00.

Figure out what $12 \times 40 = \underline{\hspace{2cm}}$ and you'll know how much one year's worth of dog food will cost.

\$480

Now that you have that number, under "Yearly Dog Expenses" write "dog food for a year" and put the amount you came up with across from that under "cost".

Fred is a healthy dog, but we want to keep him that way. Once a year he should go the veterinarian for a wellness checkup and get vaccinations if he's due.

\$120.00 wellness checkup which will include bloodwork and vaccinations.

We also need to give Fred preventive medication. Heart worm is parasite that dogs and cats can get if bit by a mosquito carrying heartworm eggs. The eggs travel to the heart and hatch into worms, and the worms grow in the heart. Without heartworm preventive Fred could get very sick or possibly die. A year's worth of heartworm medication is: \$50.00.

Another preventive medication will help Fred be free from fleas and ticks. Fleas can carry some types of worms that can get into Fred's digestive system if he's licks himself and ingests it. Ticks can carry Lyme disease.

Flea and tick preventive for a year: \$65.00.

Over the course of the year Fred has chewed up some of his toys and they need to be replaced:

Replacement toys: \$30.00

Fred is a great dog, but he doesn't have good manners. You should probably take Fred to some dog training classes. Two sessions is the minimum that Fred should go

Dog Training: \$250.00

Now add up everything for your yearly expenses.

Yearly Dog Expenses	Cost
Dog Food for a year	\$480
Wellness check-up	\$120
Heartworm Preventive	\$50
Flea and Tick Preventive	\$65
Replacement Toys	\$30
2 sessions training classes	\$250

Total

Total \$995

Now you are going to make a new spreadsheet with two columns. At the top left column write "Expenses for the first year of Fred" and on the top right the word "cost". Under "expenses for the first year of Fred" write in: Adoption Fee, and then across from that \$100, And then under Adoption Fee write Dog Supplies and then Yearly Expenses.

Go back to your other two spreadsheets. Take the total from the spreadsheet called Dog Supplies, and put it into the new spreadsheet across from "dog supplies". Then take the total from the spreadsheet called "Yearly dog expenses" and write that into the new spreadsheet across from "Yearly Expenses".

Dog Supplies	Cost
Food bowl	\$12
Water bowl	\$12
Dog bed	\$30
Dog crate	\$70
Doorway Gate	\$35
Chew Toys	\$20
Other Toys	\$30
Collar	\$10
Leash	\$15
ID Tag	\$10

\$244

Yearly Dog Expenses	Cost
Dog Food for a year	
Wellness check-up	\$120
Heartworm Preventive	\$50
Flea and Tick Preventive	\$65
Replacement Toys	\$30
2 sessions training classes	\$250

\$995

Expenses for the first year of Fred	Cost
Adoption Fee	\$100
Dog Supplies	
Yearly Expenses	
Total	



Add the numbers in that third spreadsheet. This is the minimum of what you'll spend on Fred on the first year. It could be even more than that. Fred could get sick or injured and need an extra visit to the vet. If your family goes on vacation Fred could need a pet sitter or go to a doggy boarding facility. There are always unexpected expenses with a pet.

Expenses for the first year of Fred	Cost
Adoption Fee	\$100
Dog Supplies	\$244
Yearly Expenses	\$995
Total	

Total \$1,339

So now that you've created a budget for Fred what do you think? Is the number you wrote down at the beginning more or less than what you came up with after you created a budget for Fred. Is owning a dog more expensive than you thought it would be?