



Pages

[page 1 of 1](#)

- [Contact Us](#)

Categories

- [Pet Dog](#)

Recent Posts

- [All Dog Blog](#)
- [Dog Pets :Babydogs update](#)
- [The Dogs :Oh no!!!!](#)
- [Pet Dog :K, that's enough babydogs now](#)
- [Dog :Furcutted!](#)
- [Dog Pets :Modern Dog Magazine Fave Finds](#)
- [Pet Dog :NOSE BUTTER REVIEW AMERICAN BULLDOG](#)
- [Pet Dog :Brats!!!!](#)
- [Best Dog :Dumbventure!](#)
- [Pet Dog :German Shorthair Pointer Nose Back to Normal!](#)
- [Dog Pets :Door Open Time!!!!](#)

Posted by admin on Saturday Jun 30, 2012

There's no doubt about it, when it comes to household expenses a pet can really make a huge dent on the family purse. But does that mean you shouldn't get a pet at all? It's a tough choice, and if you're really struggling financially then adding to your expenses may not be the best plan. But you shouldn't discount the idea completely.

It is important to get a rough idea of how much you'll need to spend over your pet's lifetime, so you can budget effectively. All too often, dogs or cats are welcomed into the family home with little thought to their associated costs. It's hardly surprising, after all, who can resist that dear little puppy for sale with the huge eyes and floppy ears?

From the moment your new furry companion enters the family home, money is poured onto them. And that's when the trouble starts. If you're not aware of what you're spending or you haven't properly budgeted, you could very easily get into financial difficulties.

For anyone already struggling with debt, debt management companies are a good place to go for practical advice and support. Their debt consolidation experts will talk you through a series of options to help you bring down the cost of your monthly repayments. They may suggest a debt management plan for debts between £3,000 and £12,000 or an Individual Voluntary Arrangement (IVA) for debts of £12,000 and more. Both these plans are highly flexible and allow you to pay back what you can afford. The debt management plan brings down the cost of monthly repayments and interest can be frozen, too. An IVA on the other hand is an alternative to bankruptcy and allows you to settle your debts within a five year period.

But before it gets to that stage, make sure you think about and budget for all the associated costs of keeping a pet, including:

- Vets fees, including cost of neutering/spaying and annual boosters
- Pet insurance
- Pet food
- Cat litter
- One-off costs for items such as leads, collars and harnesses
- Bedding
- Arrangements for when you go on holiday
- Grooming kits
- Pet hair removal brushes

...and that's just for starters! Budgeting for what you'll need to spend is essential if you are to successfully keep on top of your finances and ensure you are able to provide your pet with a happy and loving home.



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