LESSON PLAN

Paying for Pets

- IT'S A -
MONEY THING®

INCLUDED IN THIS PACKAGE

- **LESSON PLAN** *(2 pages)*
- **ACTIVITY** *(9 pages)*
- **QUIZ** *(1 page)*
- **ACTIVITY ANSWER KEY** *(2 pages)*
- **QUIZ ANSWER KEY** *(1 page)*

COLLECT FROM YOUR LIBRARY

- **VIDEO 43** *(Paying for Pets)*
- **PRESENTATION 43** *(Paying for Pets)*
- **HANDOUT 43** *(Paying for Pets)*



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LESSON PLAN

Paying for Pets

GRADES
7 to 12

TIME
45 minutes



OVERVIEW

In this lesson, students will explore the financial responsibilities that come with owning a pet. Students will identify common pet-related expenses, consider why costs can vary from one pet to another, and learn how planning ahead can help pet owners care for their animals without putting their budget at risk.

GOALS

- Help students understand that pet ownership is a long-term financial responsibility
- Guide students in thinking critically about predictable and unpredictable expenses

OBJECTIVES

- Identify common and unexpected expenses associated with pet ownership
- Explain why owning a pet requires ongoing financial planning and budgeting
- Estimate the cost of caring for a pet and evaluate how those costs fit within a budget

ASSESSMENT

Use the activity in this lesson plan to assess students' grasp of the topic. An optional quiz is also provided (the quiz is not factored into the lesson's 45-minute runtime).

Did you know? *The lifetime cost of owning a dog can range from $20,000 to $40,000, depending on the breed, size and medical needs of the pet.*

MATERIALS

- ☐ **VIDEO 43**—*Paying for Pets*
- ☐ **PRESENTATION 43**—*Paying for Pets*
- ☐ **HANDOUT 43**—*Paying for Pets*
- ☐ **ACTIVITY**—*The Pet Price is Right and Answer Key*
- ☐ **QUIZ**—*Paying for Pets and Answer Key*

PREPARATION

- *Gather digital materials (video and presentation)*
- *Prepare the* **ACTIVITY:** *Print one copy of the worksheet (page 1) for each team. Print the item cards (pages 2–9) or prepare them for digital display during the game. Print one copy of the Answer Key for instructor reference and review the provided sample prices. If desired, research local prices to use instead of the sample prices provided.*
- *(Optional) Gather a small prize for the winning team*
- *Print* **HANDOUT 43** *for each student*
- *(Optional) Print* **QUIZ** *(Paying for Pets) for each student*

LESSON PLAN

Paying for Pets

TIMELINE

5 minutes	Introduce topic and show **VIDEO 43** *(Paying for Pets)*
10 minutes	Go over **PRESENTATION 43**
25 minutes	Facilitate the **ACTIVITY**
5 minutes	Wrap up and distribute **HANDOUT 43**
(Optional)	Assessment: **QUIZ** *(Paying for Pets)*

INSTRUCTIONS

1. Introduce the topic by asking:
   - How much do you think it costs to care for a pet?

   Invite students to share a few guesses. Then say: "Some pet costs are easy to predict, while others can sneak up on new pet owners. Today, we'll look at the real costs of pet ownership and how planning ahead can help people decide whether a pet fits their budget."
2. Show **VIDEO 43**
3. Go over **PRESENTATION 43** to review the major categories of pet-related expenses
4. Facilitate the **ACTIVITY**
   - Divide students into teams
   - Distribute one worksheet to each team
   - Explain that teams will compete to estimate the cost of common pet-related expenses
   - For each round, display the item card and have teams record their bid and one reason the item's cost could vary
   - Reveal the price from the Answer Key and award one point to the team with the closest bid without going over
   - After each round, use the Answer Key to guide a brief discussion about why the cost might vary
   - After all rounds are complete, add up the points and announce the winning team
5. Distribute **HANDOUT 43** and explain that students can use it to estimate the first-year cost of owning a cat or dog. If time allows, students may begin the handout in class; otherwise, it can be assigned as a take-home activity.
6. Wrap up by discussing the following questions:
   - Which pet expenses surprised you the most?
   - Why is it important to plan for regular as well as unexpected pet expenses?
   - How could someone prepare financially before getting a pet?
7. (Optional) Distribute **QUIZ** for individual assessment, or answer the questions together as a class; decide whether or not students can reference their notes/handouts during the quiz

NOTES

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ACTIVITY

Paying for Pets

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THE PET PRICE IS RIGHT – WORKSHEET

Directions: Work with your team to estimate the cost of each pet-related item. For each round, write down your team's bid and brainstorm one or more reasons the cost might be higher or lower for different pet owners.

TEAM NAME:

Round	Item	Team Bid	Actual Price	Why might this cost vary?
1	Dog food, one month	$ _____	$ _____	
2	Cat litter, one month	$ _____	$ _____	
3	Flea and tick medication	$ _____	$ _____	
4	Collar	$ _____	$ _____	
5	Pet toys	$ _____	$ _____	
6	Dental chews	$ _____	$ _____	
7	Pet grooming clippers	$ _____	$ _____	
8	Cat tower	$ _____	$ _____	

THE PET PRICE IS RIGHT – ITEM CARDS

Directions: For each round, hold up the item card or display it for the class. Teams will estimate the price of the item and write their bid on the worksheet.

ROUND 1:

DOG FOOD



Keep tails wagging with a 15 lb. bag of chicken and brown rice dry dog food. This everyday essential can help feed a medium-sized adult dog for about one month.

THE PET PRICE IS RIGHT – ITEM CARDS

Directions: For each round, hold up the item card or display it for the class. Teams will estimate the price of the item and write their bid on the worksheet.

ROUND 2:

CAT LITTER



Keep things tidy with a large box of clumping cat litter. This 25 to 30 lb. box helps keep a one-cat household fresh and odor-free for about one month.

THE PET PRICE IS RIGHT – ITEM CARDS

Directions: For each round, hold up the item card or display it for the class. Teams will estimate the price of the item and write their bid on the worksheet.

ROUND 3:

FLEA AND TICK MEDICATION



Keep fleas and ticks at bay with one month of preventive medication for a medium-sized dog. This price reflects a single dose of a standard flea and tick treatment.

THE PET PRICE IS RIGHT – ITEM CARDS

Directions: For each round, hold up the item card or display it for the class. Teams will estimate the price of the item and write their bid on the worksheet.

ROUND 4:

COLLAR



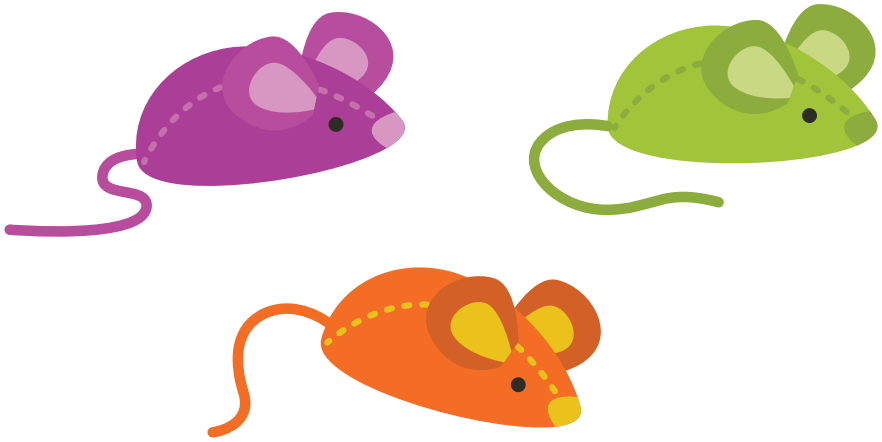
Fashion meets function with this adjustable dog collar. Made with durable nylon webbing, it includes a ring for attaching an ID tag and is designed to fit medium-sized dogs.

THE PET PRICE IS RIGHT – ITEM CARDS

Directions: For each round, hold up the item card or display it for the class. Teams will estimate the price of the item and write their bid on the worksheet.

ROUND 5:

CAT TOYS



Add some fun to your cat's day with a three-pack of cat toys. Filled with catnip and designed for batting, chasing and pouncing, these toys help keep your cat active and entertained.

THE PET PRICE IS RIGHT – ITEM CARDS

Directions: For each round, hold up the item card or display it for the class. Teams will estimate the price of the item and write their bid on the worksheet.

ROUND 6:

DENTAL CHEWS



Freshen up with one 12-count package of dental chews for a medium-sized dog. These mint-infused treats are designed to support regular dental care between vet visits.

THE PET PRICE IS RIGHT – ITEM CARDS

Directions: For each round, hold up the item card or display it for the class. Teams will estimate the price of the item and write their bid on the worksheet.

ROUND 7:

PET GROOMING CLIPPERS



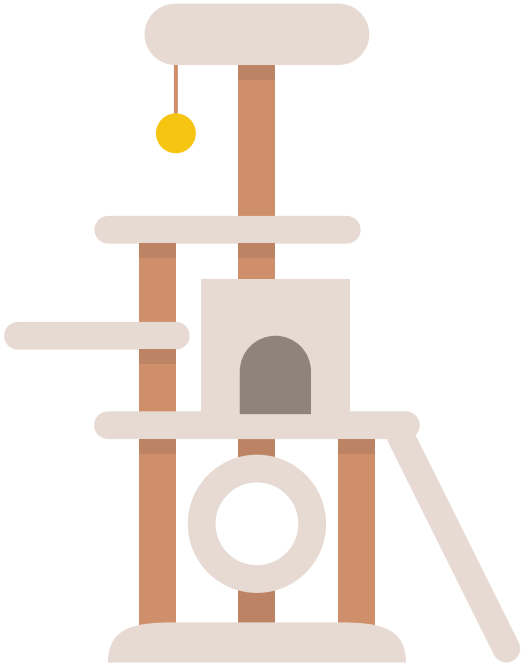
Bring the grooming salon home with a professional dog and cat clipper kit. Complete with guide combs and grooming attachments, it is designed to handle a variety of coat types.

THE PET PRICE IS RIGHT – ITEM CARDS

Directions: For each round, hold up the item card or display it for the class. Teams will estimate the price of the item and write their bid on the worksheet.

ROUND 8:

CAT TOWER



Treat your cat to their very own playground with a large cat tower. This price is based on a basic 60 to 65 in. model with multiple levels and cozy resting spots.

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QUIZ

Paying for Pets

NAME: _____

TOTAL
/ 7 pts

MULTIPLE CHOICE

Directions: CIRCLE the best possible answer from the given options.

1. Which of the following is the best reason to research pet costs before getting a pet?
   a. To see if a pet fits your budget
   b. To avoid buying pet supplies
   c. To guarantee lower prices
   d. To prevent all surprise costs

2. Which of these is an initial cost when you first get a pet?
   a. Pet sitting
   b. Grooming
   c. Adoption fee
   d. Treats

/2 pts

SHORT ANSWER

Directions: Answer the following question in one or two sentences.

3. Name one pet-related expense that might surprise a new pet owner. Why might someone forget to include that cost in their budget?

_____

_____

/2 pts

TRUE OR FALSE

Directions: CIRCLE either true or false.

4. TRUE or FALSE — If someone can afford the adoption fee, they can afford all the costs of owning a pet.

5. TRUE or FALSE — A pet emergency fund can help protect a person's other savings goals.

6. TRUE or FALSE — The cost of caring for a pet can vary depending on its health needs.

/3 pts

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ACTIVITY ANSWER KEY

Paying for Pets

THE PET PRICE IS RIGHT

Directions: Use this answer key to verify team bids. Sample prices are based on averages from four popular nationwide retailers. If preferred, research local prices before facilitating the activity and then record them in the Local Price column.

ROUND	ITEM	SAMPLE PRICE	LOCAL PRICE	WHY MIGHT THIS COST VARY?
1	Dog food, one month	$38.40		• A dog's size, breed and activity level can affect how much food it needs • Puppies and senior dogs may have different dietary needs • The type and source of ingredients can affect the price • Pets with allergies or sensitivities may need more expensive specialty food
2	Cat litter, one month	$22.44		• A multi-cat household may go through litter more quickly • Odor control, low-dust formulas and easier cleanup features can affect the price of litter
3	Flea and tick medication	$17.85		• Flea and tick risks can depend on geography, climate and season • Pets that spend lots of time outdoors may need different protection than mostly indoor pets • A pet's weight range can affect the product size and price
4	Collar	$10.94		• Puppies and kittens may need new collars as they grow • Material, durability and safety features can affect the price • Style preferences can turn a basic item into a more expensive purchase

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ACTIVITY ANSWER KEY

Paying for Pets

THE PET PRICE IS RIGHT

Directions: Use this answer key to verify team bids. The sample price for each item is based on the average price from four popular nationwide retailers. If preferred, research local prices before facilitating the activity and then record them in the Local Price column.

ROUND	ITEM	SAMPLE PRICE	LOCAL PRICE	WHY MIGHT THIS COST VARY?
5	Cat toys	$7.79		• Some pets need tougher toys, based on their size or play habits • Puzzle toys and enrichment toys may cost more than basic toys • Worn-out toys may need to be replaced for safety reasons
6	Dental chews	$17.98		• Larger dogs need larger chews • Frequency of use can affect the monthly cost
7	Pet grooming clippers	$204.24		• Clipper quality and included accessories can affect the price • While clippers can reduce grooming costs for some pets, others may still need professional grooming because of their coat type, behavior or safety needs
8	Cat tower	$89.61		• Height, sturdiness and materials can affect the price • Larger or more active cats may need a bigger or more durable model • A cat tower can provide enrichment and may help reduce furniture damage by giving cats designated places to climb

NOTE

This activity focuses on common pet products and supplies that are easy to price and compare. Services, veterinary care, housing costs and emergencies can vary even more, depending on the pet, location and situation.

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QUIZ ANSWER KEY

Paying for Pets

MULTIPLE CHOICE

Directions: CIRCLE the best possible answer from the given options.

1. Which of the following is the best reason to research pet costs before getting a pet?
   - (a.) To see if a pet fits your budget
   - b. To avoid buying pet supplies
   - c. To guarantee lower prices
   - d. To prevent all surprise costs

2. Which of these is an initial cost when you first get a pet?
   - a. Pet sitting
   - b. Grooming
   - (c.) Adoption fee
   - d. Treats

/2 pts

SHORT ANSWER

Directions: Answer the following question in one or two sentences.

3. Name one pet-related expense that might surprise a new pet owner. Why might someone forget to include that cost in their budget?

Answers will vary. Example: Pet sitting may surprise a new pet owner because they might not think about care costs when they travel.

/2 pts

TRUE OR FALSE

Directions: CIRCLE either true or false.

4. TRUE or (FALSE) — If someone can afford the adoption fee, they can afford all the costs of owning a pet.

5. (TRUE) or FALSE — A pet emergency fund can help protect a person's other savings goals.

6. (TRUE) or FALSE — The cost of caring for a pet can vary depending on its health needs.

/3 pts