

# ***Estate Planning For Pets***

*Sponsored by the  
OSB Animal Law Section*

*September 24, 2009  
Oregon State Bar Center  
Tigard*

*1.5 General CLE Credits*

## Informal Approaches to Planning for Pets

Just as planning for the care of two-legged children, planning for four-legged children requires as much thought and careful consideration. These are the issues you should review with your client.

*Retrieving a Pet in the Event of a Crisis.* A sudden medical emergency or other crisis could mean that pets will be stranded at home. Pet owners need to find a responsible individual to entrust with the duty of going to the home, retrieving the pets and delivering them to the appointed place. This individual will need a key or other way to access the home. This is particularly important for people who live alone.

*Caregiver Selection.* The next consideration is who will provide care for the pets in the owner's absence, either on a temporary or permanent basis. Many considerations go into the selection of the appropriate caregiver. The caregiver's lifestyle and the pets' needs should be compatible. For example, will your poodle fit in well with a house with several other dogs? Would your cat be happy in a home with lots of children?

Once the right individual is selected, the client should ask the proposed caregiver whether or not he is willing and able to do so. If the answer is yes, the client should provide as much information to the caregiver as possible about the pets. It is important that the caregiver know how to access the client's home in order to retrieve the pet. The nominated caregiver should not be surprised by the sudden arrival of a pet into his or her life.

Urge your client to consider the possibility that the chosen caregiver may not be able to provide the care when the need arises. At least one alternate caregiver should be named.

Local animal shelters are willing and able to take the pets and find them homes. Most of them have programs that *guarantee* that the pet will be placed if the owner includes the organization in the owner's estate planning. This can be a wonderful option for a client who does not have a trustworthy caregiver in mind or as an alternative arrangement. For example, the Oregon Humane Society (OHS) has a program called "Friends Forever" in which they guarantee placement of a pet in exchange for a bequest to OSH in the client's will or revocable trust or if OSH is designated as a beneficiary of a life insurance policy, retirement account or other asset. Clients can contact the local shelter for more information about that organization's program.

*Pet Information Sheet.* Clients should provide information about each pet to the proposed caregiver(s). The goal is to educate the caregiver so that the pet will receive the same quality of care. It is particularly useful if the pets will be transferred to a local animal shelter for adoption. In this way, the client can be assured that the adoptive family is the best fit for the animal.

It should include:

- a) Identification of each pet (physical characteristics, micro chip number, etc.)
- b) Daily schedule

- c) Diet
- d) Preferred sleeping arrangement (e.g., on the bed, in a kennel)
- e) Likes and dislikes
- f) Health issues
- g) Veterinarian, groomer, day care provider, pet sitter and other professionals providing care
- h) Personality traits, behavioral issues and idiosyncrasies
- i) Other unique traits
- j) Other useful information

With more information, it is likely that the pet's care and lifestyle will not change dramatically upon transfer to the new caregiver.

*Providing Funds for the Care of the Pet.* Providing funds for the pet's care will further ensure that the client's wishes will be carried out. Financial issues may force the nominated caregiver to decline taking responsibility for the pet.

Amount. The estate planner can help give guidance as the client decides how much money to allocate. The life expectancy and current and future needs should be factored in when deciding upon the amount of money. The funds should also cover any accommodations the caregiver may have to make, such as travel expenses to retrieve the animal. Additionally, the client may want to compensate the caregiver.

The sum should be sufficient to keep the pets in the lifestyle to which they have been accustomed. However, an excessive sum could create problems. Interested parties could potentially challenge the bequest or establishment of a pet trust. A court may reduce the size of the trust corpus if "the value of the trust property exceeds the amount required for the intended use." ORS 130.190(3). The drafting attorney should be sure to include the recipient of the excess funds if the court takes such action.

If the funds available will not be sufficient to cover the pet's care for the remainder of its life, the client should discuss the financial issues with the proposed caregiver. Will the proposed caregiver be willing and able to support the pet financially? If not, a bequest to the local animal shelter to secure a guarantee of adoption may be preferred.

Mechanism. The client must decide if a formal or informal arrangement for the transfer of the pet and any funds designated for the pet's care is preferred.

Many clients will be fairly confident that the chosen caregiver will “do the right thing.” They do not see the need for a formal structure to provide for the care of their pets. In that case, a specific devise in a will or revocable living trust is the most appropriate method. The pet owner could also make a lifetime gift of the pet and a sum of money to the caregiver.

A more formal arrangement is the establishment of a pet trust. Both Oregon and Washington law have enacted laws recognizing pet trusts. Pet trusts are particularly useful in estates with a significant value, the value of the pets and/or the cost of the care is very high (e.g., horses), and if the appointed caretaker cannot be trusted to manage the funds for the pets. The advantage of a pet trust is the control that the pet owner has over the use of the funds by the trustee.

# THE OREGON PET TRUST: THE STATUTE, DRAFTING CONSIDERATIONS AND RELATED ISSUES

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## The Oregon Pet Trust: The Statute, Drafting Considerations and Related Issues

### 1. Generally:

Forty-one states provide for enforceable pet trusts.<sup>1</sup> Fortunately, Oregon is one of them. Section 130.185 of the Oregon Revised Statutes ("ORS") authorizes the establishment of a pet trust. Oregon's pet trust is a legally recognized and enforceable agreement that allows a person to set aside a sum of money to care for his or her companion animal should he or she die or become incapacitated. A named trustee oversees management and distribution of funds to a caretaker who agrees to provide feeding, housing, and veterinary care for the animal's lifetime. A more detailed review of the statute follows.

Oregon law also provides for the immediate care of a pet upon the death of the owner, regardless of whether the pet owner's estate planning had provided for the pet. In ORS § 114.215(3), Oregon has taken a unique approach to providing for the care of a pet animal upon the death of its human owner. Recognizing that the death of an owner can place a pet in immediate jeopardy, the statute effectively removes pet animals from the probate process so that they may be promptly placed under the care of a new guardian. ORS § 114.215 permits, but does not require, any of the decedent's family members or friends, or any animal shelter, to immediately take custody of a pet on the death of the decedent. Anyone who does take custody of a pet under ORS § 114.215 is expressly entitled to reimbursement from the decedent's estate for the cost of caring for the animal. Thus, a concerned friend, family member, or shelter may intervene to protect a pet even when the decedent failed to make any relevant testamentary provisions. This statute allows Oregonians to utilize a testamentary pet trust (and avoid the costs of an inter vivos pet trust) without worrying about what happens to the pet during the administration of the estate.

### 2. The Oregon Statute:

**ORS § 130.185** (see [Exhibit 1](#)) provides for enforceable pet trusts in Oregon:

- **Term for the life of the animal:** 130.185(1) provides for termination upon death of animal (or last one to die if more than one). This provision is especially important for long-lived pets such as parrots that can live up to 70 years and camels that can live up to 50 years.<sup>2</sup> Pet trust statutes in other states such Colorado and New Mexico limit pet trusts to 21 years.
- **Presumption against honorary disposition:** 130.185(1) provides for the liberal construction of oral or written instruments as enforceable pet trusts and not unenforceable honorary trusts. This protects a pet from a trustee who might terminate the trust and distribute property back to the executor of the estate for distribution with other personal property.
- **Enforceability:** 130.185(2) states that the trust is enforceable by either a person designated in the trust, or by a court appointed enforcer. This guards against an errant trustee.
- **Assets to be used only for trust purpose.** 130.185(3) states that the trust property can be

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<sup>1</sup> The nine states that do not provide for pet trusts are GA, KY, LA, MA, MN, MS, OK, VT and WV.

<sup>2</sup> <http://sonic.net/~petdoc/lifespan.htm> (last visited September 17, 2009)

used only as intended. What's significant about this subsection is not what is included but what was left out:

- 130.185(3) states in part: "Property of a trust authorized by this section may be applied only to its intended use."
- The analogous subsection of section 408 of the Uniform Trust Code (see [Exhibit 2](#)) states: "Property of a trust authorized by this section may be applied only to its intended use, *except to the extent the court determines that the value of the trust property exceeds the amount required for the intended use.*" (emphasis added).
- The omission is relevant for trusts such as Leona Helmsley's Pet Trust. There, a New York judge reduced the size of Trouble's trust fund from \$12 million to \$2 million. Perhaps if Ms. Helmsley had sited the trust in Oregon, this result could have been avoided. Note that the result wasn't so bad because the excess \$10 million was distributed to the Helmsley Foundation.

### 3. Drafting: What to Include in a Pet Trust Agreement

- **Pet Beneficiary.** The pet or pets should be described so that a third party can identify the pet(s). In addition, include provisions for future pets so that any pets acquired between drafting the pet trust and the owner's death will be covered.
- **Trustee:** The trustee is not the caretaker. He or she will make distributions, keep track of the trust assets, etc. The trustee could be a corporate or professional trustee. Note that the trustee should not be the caretaker. Combining the two roles would eliminate the checks and balances of the bifurcated trustee-caretaker system.
- **Caretaker:** This is the most important provision in the trust. The caretaker and the pet ought to get along. The caretaker's family (both human and non-human) should also be considered when choosing the caretaker. Be sure to include alternates, including perhaps an organization (such as OHS) as a last resort if all the named individuals decline. Reference a Playbook which should be even more detailed about the owner's intentions with respect to the animal's care.
- **Trust Protector**
  - The Trust Protector's role is created by the Trust Agreement and its purpose is to add an additional layer of protection. He or she enforces the terms of the trust. Usually this person is knowledgeable of the grantor's financial and personal goals. Generally, the Trust Protector should not be a family member, and obviously should not be the caretaker or the trustee.
  - The Trust document will set out the role of the Trust Protector, and will usually include the following powers:
    - to resolve disputes between co-trustees;
    - to veto distributions and investment decisions;
    - to remove or replace the trustee;
    - to remove or replace the caretaker;
    - to change the Trust's situs to take advantage of state law;
    - to sue and defend lawsuits against the trust assets.

- **Liability Insurance**
  - The Trust should provide for the purchase of liability insurance to protect the Trust assets, the trustee, and the caretaker from potential liability for money damages that may be caused by the pet.
- **Plan for Contingencies**
  - Health care. Identify the veterinarian.
  - Depletion of trust assets. The trust should provide for the continued care of the pet if for some reason there is no money, assets or property remaining in the trust. This is important because neither the trustee nor the caretaker is obliged to continue to care for the pet using his or her own funds.
  - No caretaker. In case no one is willing or able to do continue caring for the pet, the trust should include a clause that states the name of the person or organization to which the trustee could donate the pet. If naming a shelter, specifying a no-kill shelter will protect against the pet ending up in a shelter where he or she might be euthanized.
- **Disposition upon death of pet**
  - Pet: Include guidelines for the handling of the pet's body. This could include cremation, burial in a pet cemetery, etc.
  - Trust assets:
    - Charity (note, no charitable deduction)
    - Caretaker (may create incentives adverse to pet's best interests)

#### 4. Other Considerations

- **Funding**
  - See chart attached as Exhibit 3 of the estimated annual costs of pet ownership.
  - Consider that the likelihood of challenges by disgruntled heirs increases with the value of the pet trust assets.
- **Playbook**
  - A detailed playbook or manual should be referenced in the trust agreement and included in the estate planning documents. This is where the pet owner explains his or her philosophy as a pet owner and provides detailed instructions, including topics such as feeding, housing, grooming, exercise, daily routines, routine veterinary care, etc. Most importantly, the playbook should include guidance to the trustee and the caretaker regarding the animal's healthcare. The owner should include his or her thoughts on when euthanasia should be considered.
  - Euthanasia guidelines should be included. Safeguards against early termination include having two independent veterinarians certify that the euthanizing is appropriate.

- **Federal Tax Implications**

- Income taxes: trust income is subject to income tax at highest marginal rate when income exceeds \$11,150 (for 2009).
  - Distributions to caretaker is taxable to caretaker.
  - Need to decide who pays the tax, the caretaker or the trustee.
  - Need to decide if caretaker will be reimbursed for taxes.
- Not eligible for charitable estate tax deduction. Even if the remainder beneficiary is a qualifying charity, no charitable deduction.

## 5. Legislative suggestions:

- **Internal Revenue Code - Morgan Bill**

- The Morgan Bill proposes amendments to the Internal Revenue Code that are designed to accomplish two goals:

1. Overcome IRS objections to §§ 170 and 2055(a) income and estate tax deductions for bequests in trust for the benefit of a pet animal when the remainder interest passes to a qualified charity.
2. Tax the distributions paid on behalf of a pet at the trust level in order to discourage the possible abuse of the new amendments.

- **Proposed Amendments:**

**1. Redefine the Term “Person” to Include Animals.** Insert a new subsection within § 664(d), definitions regarding Charitable Remainder Trusts. This amendment redefines “person” to include animals so that a pet trust with a remainder interest to a qualified charity will fit within the Code’s definition of a charitable remainder trust and thus qualify for an income and estate tax deduction. This revised definition is intentionally limited and designed to apply only to charitable remainder trusts for the purpose of qualifying for these particular deductions:

**§ 664(d)(5): Animals as trust beneficiaries.**

(A) *For purposes of this section, the terms ‘beneficiary, person(s), and individual(s)’ shall include animals.*

(B) *Notwithstanding any statute, regulation, or other rule of law (excluding this section), with respect to any charitable remainder trust under § 664, no trust shall be denied status as a charitable remainder annuity trust under § 664(d)(1)(A) or as a charitable remainder unitrust under § 664(d)(2)(A) solely because the beneficiary of the trust is an animal.*

**2. Redefine the Character of the Distributions Paid on Behalf of the Pet Animal.** Insert a new subparagraph within § 664(b), which defines the character of distributions. Section 664(b) defines the characteristics of trust distributions in the hands of the beneficiary to whom they are paid. Distributions are thus taxed to the beneficiary as gross income, capital gain, other income, or as a distribution of the trust corpus. However, because a pet animal is not a taxpaying entity, a pet animal cannot be taxed on the

distributions paid out of the trust on its behalf. Therefore, this new subparagraph proposes to characterize these distributions as taxable income of the trust and to tax the trust itself on the amount of these distributions at the levels provided in § 1(e). This treatment is consistent with the IRS position as stated in Rev. Rul. 76-486.

**§ 664(b)(5): Character of distributions to pet beneficiaries.**

*Notwithstanding any other provision, including subsection (c) of this section, if the beneficiary of a trust described in this subsection is an animal as provided in § 664(d)(5), all distributions of income for the support of the animal shall be considered taxable income of the trust and shall be subject to tax as provided in § 1(e).*

**3. Add a New Exception to the Charitable Remainder Trust's Exemption From Taxation Under § 664(c).** Rewrite subsection § 664(c). Section 664(c) provides an express exemption from taxation for charitable remainder annuity trusts and charitable remainder unitrusts. This proposed revision of § 664(c) is designed to correct an otherwise direct contradiction between the original § 664(c) and new, proposed version of § 664(b)(5). This revision creates an additional exception to the exemption from taxation for charitable remainder trusts when the beneficiary is an animal.

**§ 664(c): Exemption from taxes.**

*A charitable remainder annuity trust and a charitable remainder unitrust shall, for any taxable year, not be subject to any tax imposed by this subtitle, unless –*

*(1) such trust, for such year, has unrelated business taxable income (within the meaning of section 512, determined as if part III of subchapter F applied to such trust; and*

*(2) the beneficiary of such trust is an animal as provided in § 664(d)(5).*

- **Euthanasia guidelines**

**Oregon Statutes**

**130.185 UTC 408. Pet trust.** (1) A trust may be created to provide for the care of one or more animals that are alive during the settlor's lifetime. The trust terminates upon the death of the animal or, if the trust was created to provide for the care of more than one animal, upon the death of the last surviving animal. An oral or written declaration shall be liberally construed in favor of finding the creation of a trust under this section. There is a presumption against merely precatory or honorary disposition on behalf of an animal.

(2) A trust authorized by this section may be enforced by a person appointed in the terms of the trust or, if a person is not appointed in the terms of the trust, by a person appointed by the court. A person having an interest in the welfare of the animal may request the court to appoint a person to enforce the trust or to remove a person appointed. Reasonable compensation for a person appointed by the court may be paid from the assets of the trust.

(3) Property of a trust authorized by this section may be applied only to its intended use. Upon termination of the trust, property of the trust must be distributed to those persons designated in the trust. In the absence of a designation, the property shall be distributed to the settlor if the settlor is living when the distribution is made, or to the settlor's successors in interest if the settlor is not living when the distribution is made.

(4) Except as ordered by a circuit court or required by the trust instrument, a trustee for a trust authorized under this section need not pay any fee or make any filing, report, registration, periodic accounting, separate maintenance of funds or appointment by reason of the existence of the fiduciary relationship of the trustee. A person appointed to enforce the trust may request a report under ORS 130.710 (3). [2005 c.348 §28]

**130.040 UTC 110. Other persons treated as qualified beneficiaries.** (1) A charitable organization expressly designated to receive distributions under the terms of a charitable trust has the rights of a qualified beneficiary under this chapter if the charitable organization is otherwise a qualified beneficiary as defined in ORS 130.010.

(2) A person appointed to enforce a trust created for the care of an animal or another noncharitable purpose as provided in ORS 130.185 or 130.190 has the rights of a qualified

beneficiary under this chapter.

(3) The Attorney General has the rights of a qualified beneficiary with respect to a charitable trust having its principal place of administration in Oregon, unless contingencies make the charitable interest negligible. [2005 c.348 §10]

**114.215 Devolution of and title to property.** (1) Upon the death of a decedent, title to the property of the decedent vests:

(a) In the absence of testamentary disposition, in the heirs of the decedent, subject to support of spouse and children, rights of creditors, administration and sale by the personal representative; or

(b) In the persons to whom it is devised by the will of the decedent, subject to support of spouse and children, rights of creditors, right of the surviving spouse to elect against the will, administration and sale by the personal representative.

(2) The power of a person to leave property by will, and the rights of creditors, devisees and heirs to the property of the person, are subject to the restrictions and limitations expressed or implicit in ORS chapters 111, 112, 113, 114, 115, 116 and 117 to facilitate the prompt settlement of estates.

(3) Any animal of a value of less than \$2,500 that belonged to the decedent and that was kept by the decedent as a pet need not be listed on the inventory of the estate. Any family member of the decedent, friend of the decedent or animal shelter may take custody of the animal immediately upon the death of the decedent. A family member, friend or animal shelter that takes custody of an animal under this subsection is entitled to payment from the estate for the cost of caring for the animal. A family member, friend or animal shelter that takes custody of an animal under this subsection shall deliver the animal to the personal representative for the decedent, or to any heir or devisee entitled to possession of the animal, upon request of the personal representative, heir or devisee. [1969 c.591 §120; 1999 c.675 §1]

**Uniform Trust Code**

**SECTION 408. TRUST FOR CARE OF ANIMAL.**

(a) A trust may be created to provide for the care of an animal alive during the settlor's lifetime. The trust terminates upon the death of the animal or, if the trust was created to provide for the care of more than one animal alive during the settlor's lifetime, upon the death of the last surviving animal.

(b) A trust authorized by this section may be enforced by a person appointed in the terms of the trust or, if no person is so appointed, by a person appointed by the court. A person having an interest in the welfare of the animal may request the court to appoint a person to enforce the trust or to remove a person appointed.

(c) Property of a trust authorized by this section may be applied only to its intended use, except to the extent the court determines that the value of the trust property exceeds the amount required for the intended use. Except as otherwise provided in the terms of the trust, property not required for the intended use must be distributed to the settlor, if then living, otherwise to the settlor's successors in interest.

**Comment**

This section and the next section of the Code validate so called honorary trusts. Unlike honorary trusts created pursuant to the common law of trusts, which are arguably no more than powers of appointment, the trusts created by this and the next section are valid and enforceable. For a discussion of the common law doctrine, see Restatement (Third) of Trusts § 47 (Tentative Draft No. 2, approved 1999); Restatement (Second) of Trusts § 124 (1959).

This section addresses a particular type of honorary trust, the trust for the care of an animal. Section 409 specifies the requirements for trusts without ascertainable beneficiaries that are created for other noncharitable purposes. A trust for the care of an animal may last for the life of the animal. While the animal will ordinarily be alive on the date the trust is created, an animal may be added as a beneficiary after that date as long as the addition is made prior to the settlor's death. Animals in gestation but not yet born at the time of the trust's creation may also be covered by its terms. A trust authorized by this section may be created to benefit one designated animal or several designated animals.

Subsection (b) addresses enforcement. Noncharitable trusts ordinarily may be enforced by their beneficiaries. Charitable trusts may be enforced by the State's attorney general or by a person deemed to have a special interest. *See* Restatement (Second) of Trusts § 391 (1959). But

at common law, a trust for the care of an animal or a trust without an ascertainable beneficiary created for a noncharitable purpose was unenforceable because there was no person authorized to enforce the trustee's obligations.

Sections 408 and 409 close this gap. The intended use of a trust authorized by either section may be enforced by a person designated in the terms of the trust or, if none, by a person appointed by the court. In either case, Section 110(b) grants to the person appointed the rights of a qualified beneficiary for the purpose of receiving notices and providing consents. If the trust is created for the care of an animal, a person with an interest in the welfare of the animal has standing to petition for an appointment. The person appointed by the court to enforce the trust should also be a person who has exhibited an interest in the animal's welfare. The concept of granting standing to a person with a demonstrated interest in the animal's welfare is derived from the Uniform Guardianship and Protective Proceedings Act, which allows a person interested in the welfare of a ward or protected person to file petitions on behalf of the ward or protected person. *See, e.g.*, Uniform Probate Code §§ 5-210(b), 5-414(a).

Subsection (c) addresses the problem of excess funds. If the court determines that the trust property exceeds the amount needed for the intended purpose and that the terms of the trust do not direct the disposition, a resulting trust is ordinarily created in the settlor or settlor's successors in interest. *See* Restatement (Third) of Trusts § 47 (Tentative Draft No. 2, approved 1999); Restatement (Second) of Trusts § 124 (1959). Successors in interest include the beneficiaries under the settlor's will, if the settlor has a will, or in the absence of an effective will provision, the settlor's heirs. The settlor may also anticipate the problem of excess funds by directing their disposition in the terms of the trust. The disposition of excess funds is within the settlor's control. *See* Section 105(a). While a trust for an animal is usually not created until the settlor's death, subsection (a) allows such a trust to be created during the settlor's lifetime. Accordingly, if the settlor is still living, subsection (c) provides for distribution of excess funds to the settlor, and not to the settlor's successors in interest.

Should the means chosen not be particularly efficient, a trust created for the care of an animal can also be terminated by the trustee or court under Section 414. Termination of a trust under that section, however, requires that the trustee or court develop an alternative means for carrying out the trust purposes. *See* Section 414(c).

This section and the next section are suggested by Section 2-907 of the Uniform Probate Code, but much of this and the following section is new.



1.5 million pets adopted last year!

## Costs of Owning a Pet

1. Costs of a Dog

2. Estimated Yearly Costs of Pet Ow...

### Estimated Yearly Costs of Pet Ownership

Stephen Zawistowski, Ph.D., Sr. VP Animal Sciences, ASPCA

Costs	Notes	Small Dog	Medium Dog	Large Dog	Cat	Rabbit	Guinea Pig	Small Mammal	Small Bird	Fish
<b>Annual Costs</b>										
Food	1	\$150.00	\$250.00	\$350.00	\$120.00	\$110.00	\$75.00	\$50.00	\$50.00	\$20.00
Medical	2	\$150.00	\$175.00	\$200.00	\$150.00	\$125.00	\$50.00			
Litter	3				\$150.00	\$400.00	\$400.00	\$220.00		
Toys/Treats		\$50.00	\$60.00	\$70.00	\$50.00	\$25.00	\$25.00	\$10.00	\$30.00	
License		\$15.00	\$15.00	\$15.00						
Misc.		\$35.00	\$45.00	\$65.00	\$30.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
<b>Annual Total</b>		<b>\$400.00</b>	<b>\$545.00</b>	<b>\$700.00</b>	<b>\$500.00</b>	<b>\$675.00</b>	<b>\$565.00</b>	<b>\$295.00</b>	<b>\$95.00</b>	<b>\$35.00</b>
<b>Capital Costs</b>										
Spay/neuter		\$75.00	\$100.00	\$125.00	\$75.00	\$75.00				
Collar/Leash		\$25.00	\$30.00	\$35.00	\$10.00					
Litter box					\$25.00	\$25.00				
Cage						\$80.00	\$80.00	\$35.00	\$75.00	
Carrier		\$30.00	\$50.00	\$80.00	\$30.00	\$30.00				
Crate		\$50.00	\$90.00	\$160.00						
Aquarium eqpt.	4									\$150.00
<b>Capital Total</b>		<b>\$180.00</b>	<b>\$270.00</b>	<b>\$400.00</b>	<b>\$140.00</b>	<b>\$210.00</b>	<b>\$80.00</b>	<b>\$35.00</b>	<b>\$75.00</b>	<b>\$150.00</b>
<b>Special Costs</b>										
Long Hair Groom		\$200.00	\$300.00	\$400.00						
<b>First year total</b>		<b>\$780.00</b>	<b>\$1,115.00</b>	<b>\$1,500.00</b>	<b>\$640.00</b>	<b>\$885.00</b>	<b>\$645.00</b>	<b>\$330.00</b>	<b>\$170.00</b>	<b>\$185.00</b>

Notes

1. Premium brand dry kibble.
2. Exam, vaccinations, heartworm medication.
3. Scoopable litter for cats, scooped daily; hardwood shavings or recycled paper products for rabbits, guinea pigs and small mammals, changed at least weekly.
4. Basic twenty gallon set up with light/hood, outside filter, undergravel filters, air pump and gravel. Does not include fish.

\*\*The above spreadsheet created by Steve Zawistowski estimates the costs of keeping a pet. It is a crude estimate since many of these costs can vary from place to place, or based on personal preferences and