Lessons and Tuition
Most riders will benefit from some instruction regardless of their ability. Freelance instructors will travel to the yard provided there is an arena to hold the lesson. Otherwise, you and your horse would have to travel to a riding school or hire an arena. Lessons are usually charged at an hourly rate.

Competition Entry and Membership
Entry fees can start at £8 for a low level local competition but will rise for affiliated events. To compete in affiliated competitions you would usually have to be a member of the sport’s governing body (e.g. British Eventing or British Showjumping) although many sports will allow you to compete on a ‘day ticket’.

Transport
If you want to compete or just take your horse somewhere different for a hack you will need transport. Buying a trailer is the cheapest option but you will need a vehicle suitable for towing, so it could prove more expensive if you have to upgrade your car. Please contact the Highways Agency for their ‘Fit to Tow’ and ‘Hitched’ guides for further advice. A horsebox is the other option but this has added expenditure of tax, MOT, insurance and fuel costs. Please contact the DVLA for further information regarding licence requirements, tests and training for both trailers and horseboxes.

Regular Costs

Livestock (per month)
- Grass £70 - £100
- DIY £100 - £250
- Part £240 - £550
- Working £280 - £340
- Full £300 - £800

Feed & Bedding
- Hay £4 - £7 per small bale
- Haylage £10 - £12 per small bale
- Horse and pony nuts £8 - £10 per bag
- Chaff £10 per bag
- Bedding - shavings £4.50 - £8 per bale
- Bedding - straw £2.50 - £4.50 per bale
- Bedding - wood pellets £2.50 - £4 per bag

Health Care
- Shoeing every 6 – 8 weeks £80
- Trimming every 6 – 8 weeks £5
- Dental shoeing every 4 – 6 weeks £100
- Worm control – faecal egg count every 10 weeks £8 per test
- Worm control – blood test (biannually) £60 per test
- Wormer £15 - £20 per syringe
- Vaccinations £30 + VAT and vet call out fee
- Dentistry £35 - £30
- Insurance for veterinary fees £200 - £600 per year

Yard and Field Equipment
- Stable/Feeding Equipment
  - Wheelbarrow, fork, broom, feed and water buckets, feed storage bins etc £120
  - Equine First Aid Kit £30
- Grooming Kit £25
- Field Shelter £2,000
- Stable £150 + £100 each for additional stables
- Barn (including stables) £20,000
- Rubber matting £250 - £300 per stable

Tack, Rugs and Riding Equipment
- Turnout Rug £50 - £150
- Stable Rug £30 - £80
- Leather Saddle £300 - £1,500
- Leather Bridle £100 - £150
- Riding Clothes £200
- Riding Hat £30 - £120
- Body Protector £50 - £150
- Riding Boots £35 - £100
- High Visibility Vest £10

Occasional Costs

- Euthanasia £80 (including free bullet)
- Euthanasia £100 (including lethal injection)
- Cremation £150 - £250
- Abattoir (including euthanasia by free bullet) £100 - £500 (including meat, handling and veterinary fees)

Useful Leaflets available from BHS Welfare:
- Advice on Pasture Management
- Advice on Essential Health Requirements
- Advice on Worm Control
- Advice on Basic Feeding
The Cost of Keeping a Horse or Pony

Keeping a horse or pony is expensive, irrespective of whether you buy or loan. The initial purchase cost will vary considerably but the ongoing cost of keeping the horse will require continual financial commitment.

Initial Purchase

Choosing a horse or pony requires careful consideration. The horse’s age, height, temperament, experience and ability, the facilities available for the rider/owner should all be considered. Do not be tempted to buy a horse purely because it is cheap. Aside from the cost of actually purchasing the horse, the other main consideration at this stage is the cost of having the horse vetted:

• A 2 stage vetting includes a preliminary examination of heart, lungs and eyes plus a basic lameness assessment. Please be aware that a 2 stage vetting is very basic and may not highlight problems or ailments more likely to be seen during a 5 stage vetting.

• A 5 stage vetting involves the procedures completed in a 2 stage vetting plus an assessment of the horse during strenuous exercise and further lameness assessments on different surfaces. Blood samples and exercise and further lameness assessments may not highlight problems or ailments more likely to be seen during a 5 stage vetting.

Although a vetting may seem like an unnecessary expense it does not provide a cast iron guarantee, you will have a far greater chance of buying a sound, healthy horse if you have it vetted first. Once you have purchased a suitable horse, legally the passport needs to be transferred into your name, which the appropriate passport issuing organisation will process for a charge. Do not purchase a horse if it does not have a passport.

Accommodation

If you have your own land make sure it is suitable for grazing horses and is large enough for feeding/bedding storage and stables if required. Costs include installation and maintenance of the ‘horse safe’ fencing, gates, field shelters, water troughs, security lighting etc. You may also need to pay for horse care during holidays or in an emergency.

Stable horses incur greater costs than grass kept horses because they require bedding and additional forage. Fresh bedding will need to be provided regularly as the stable will need mucking out daily. Types of bedding include straw, wood shavings, wool pellets and paper. A 120 x 120cm stable will require 3-4 bales of straw or 1-2 bales of shavings to top up each week. The amount of bedding used depends very much on how long the horse is stabled for and how clean he is.

Any horse kept for prolonged periods must be provided with hay or haylage as horses are designed to eat little and often. The average horse stabled overnight but out at grass during the day, will eat approximately 3 bales of hay a week. A pony will eat approximately 1 – 2 bales a week. Horses kept at grass will also require additional hay during the winter months. Haylage is usually more expensive than hay and can be more difficult to store correctly.

Whether the horse requires additional hard condition feed depends on the type of horse, its current weight, age and workload. Most leisure horses do not require much concentrate feed. However, some may need a low calorie bulk such as chaff during the winter months when grass quality is poor.

Livestock Options:

• Off: The horse owner pays for the use of a stable and field. All dairy care is carried out by the horse owner.

• Grass: Usually the cheapest option, much like DIY but a stable is not provided. This type of livery is best suited to hardy horses and ponies as long as they have sufficient natural or manmade shelter.

• Part: Includes the hire of a stable and field but the horse’s care is shared between the owner and yard staff.

Routine Health Care

Ferrier: Horses and ponies need their feet done at least every 4 – 6 weeks. Horses with poor balance may require specialist remedial shoeing every 4 – 6 weeks. Only a registered farrier can legally shoe a horse. Contact the Farriers Registration Council for more details www.farrierreg.gov.uk.

Veterinary Care: Routine vaccinations against equine influenza and tetanus must be budgeted for. WORMING should be managed by your vet. Diagnostic tests such as fecal egg counts and blood tests for tapeworm will help you to worm accurately, targeting the worms present in the gut. In the past, many people wormed their horse routinely but horse owners are now encouraged to worm according to test results.

Dentistry: Horses need attention from an equine dental technician or vet at least once a year.

Vets Fees, Emergency Care and Insurance:

Be Prepared for the Unexpected!

When a horse needs veterinary attention it may be an emergency situation where time is of the essence. Other occasions, e.g. slight lameness or routine vaccinations may not be emergencies but veterinary attention is required by appointment. In both cases there is a ‘call out’ fee but an emergency is often more expensive for several reasons. Emergencies are often out of hours when call out charges are higher, extensive treatment and medication is often required immediately and the horse may need to be transported to the veterinary practice, possibly for intensive care. Horse owners/ keepers have a legal duty of care towards their horse, seek veterinary advice where necessary, making veterinary fees a legal expenditure for horse owners.

Insurance for veterinary fees is extremely important in these situations. Insurance premiums may seem expensive but veterinary treatment, which can run into thousands of pounds, is often unaffordable otherwise. Always take out insurance with a reputable company and remember that the cheapest quote may not always provide the best cover. Ask your vet for suggestions; they will know who the best companies are for setting claims.

Public liability insurance is also extremely important because horses are unpredictable animals and accidents happen. The BHS provide public liability insurance cover up to £20 million for all horses you look after or ride as part of BHS Gold membership (Call 02476 450096 for more information. Terms and Conditions apply).

Euthanasia

Whilst this may not be at the forefront of your mind when purchasing a horse, euthanasia is an important aspect of responsible horse ownership. If you are fortunate enough to plan your horse’s final days then you can be well prepared but it is just as important to have a plan and sufficient funds if an emergency arises.

Euthanasia and carcass disposal options vary in price, your vet will be able to discuss the best option for your horse. An abattoir, rather than being a cost, will actually give you a value return. However, there are restrictions depending on the medications your horse has received in its lifetime so please check with your vet if you are not sure. Some insurance policies will cover disposal costs but do check in advance.

Additional Costs

Although these items are not essential for keeping a horse, they are probably part of the reason why you want to own a horse, riding and/or competing.

Riding Equipment

Essential riding kit includes a riding hat, riding boots, gloves and a body protector. Many riders will also invest in jodhpurs, a show jacket, waterproofs and high visibility clothing.

Tack

A saddle and bridle are the bare essentials but a wide variety of accessories including boots, nosebands, numnahs, martingales etc. are available if necessary. All tack must fit well to be effective and should be chosen according to the size and shape of the saddle, which should be fitted by a qualified saddler. Horses and ponies can change shape throughout the year, according to level of fitness and changing body condition so regular saddle adjustments may be needed.