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Horse Ownership FAQs

Why own a horse?

Horse ownership is not for everyone. It is a big commitment, but it allows you to develop a longer term, deep bond with one horse and allows you to grow together. It can be an amazing way to get in as much ride time as you'd like without having to pay for additional hack days. You can spend as much time with your horse as you'd like, building a life-long partnership both in the saddle and on the ground. Horse ownership can foster a sense of responsibility and hard work.

How much does it cost?

Horses are a major time, emotional, and financial commitment. The biggest thing to remember about the financial cost is that generally the care of the horse over time often costs more than the purchase price of the horse. I've broken the costs down below.

Additionally, it is highly recommended that you use us for sales/lease consulting. Our consulting services include collecting and vetting horse options, scheduling, attending and riding at horse trials, scheduling and attending the pre-purchase exam, setting up shipping for the horse, and general consulting throughout the process. Consulting is 10% of the asking price of the horse, \$500 minimum (regardless of whether or not there's a purchase and the price of the horse) plus travel expenses.

Purchase Price

The purchase price of a horse varies wildly depending on what you're looking for. The minimum amount for your average horse is about \$5,000. It can be tempting to look at adoption or lower cost horses, but they usually have physical or behavioral issues that would make them much too difficult or costly for the average rider. If you want to have a horse that is competitive above 2'6" at rated shows, a budget of \$10,000 and up would open your options significantly. The majorly competitive show horses jumping at or above 3' generally cost anywhere between \$25,000 and \$100,000. I can help explain what your options might be at different price points. If you don't care about being competitive in the show ring, or are only interested in local showing, a budget of \$5,000-\$10,000 should be sufficient in most circumstances.

Board

Full board at WWT is \$850/month. We also offer training board, which includes lessons and/or training rides for the horse, which is priced based on how many days per week you'd like to train. Full board includes full daily care of your horse, except exercise (riding, lessons, training, lunging). With full board, you don't need to worry about making it out to the barn every day, because your horse will be cared for as our own. If your horse requires special care (i.e. injury rehab, grooming, advanced

medication management), either you can provide that, or we can for an additional fee. Hay, feed and shavings are all included in full and training board. If you see partial board offered elsewhere, these and stall mucking are generally not included.

Vet

Before purchasing any horses, it is HIGHLY recommended that the vet perform a pre-purchase exam. The pre-purchase exam (PPE) will give you a general idea of the horse's health to ensure they are sound, healthy, and suitable for the job for which you're purchasing them. A PPE is a minimum of \$1,000, but the price goes up with other recommended tests like drug screenings and x-rays. Performing a PPE can save you thousands in the long run by preventing you from purchasing a horse with an ongoing medical issue. Just because you find a medical issue doesn't mean the horse isn't an option. The vet will be able to give you an idea of the costs associated with caring for the condition/injury/illness/abnormality, or any limitations that horse might have because of it. Then, you can make an educated decision about whether you'd like to move forward with purchasing the horse or if you'd like to move on to see other options.

Ongoing vet care is a varied expense based on what issues arise with your particular horse. Your veterinary needs will depend on age, breed, temperament, confirmation and health history. The basic spring and fall visits, including wellness check ups, dental care, and vaccines, are about \$375 in the spring and \$350 in the fall. Injuries and illnesses can crop up at any time and vary in cost from a few hundred dollars into the thousands for ulcers or surgical issues.

Farrier

Horses' hooves grow constantly and need to be at least trimmed every 6-8 weeks. Our farrier (horse shoer) runs on a 6 week schedule. Every horse's shoeing needs are different and can change over time. Horses that go without shoes get a trim (\$50) every 6 weeks. Front shoes cost \$125 and costs go up for 4 shoes or correctional shoes. How to shoe your horse is generally a decision between you, your trainer, the farrier, and sometimes the vet.

Equipment

Most equipment will last quite a long time and accounts for a higher upfront cost, but low ongoing cost. Equipment you need includes a saddle, bridle, girth, saddle pads, bit, grooming supplies, blankets, a halter, a leadline, and a few other miscellaneous items. Purchasing used, you can get all of these items under \$1,000. The saddle is the most expensive of these purchases and can be bought for anywhere from \$250 to a few thousand dollars used. Saddles can last decades when cared for properly.

Miscellaneous

Other miscellaneous expenses will pop up over time. Training and showing are additional costs that you are likely already paying before you buy your first horse.

Additionally, I might recommend chiropractic, massage, saddle fitting, blanket cleaning, and other professional services, which are additional expenses, but relatively low cost.

How much of a commitment is it?

First and foremost, ownership is a financial commitment. Some costs are fixed, but some are unexpected and you need to be sure that you can responsibly care for the horse that you buy. Beyond the financial commitment, you need to be a responsible horse person, which means hiring the right professionals to be a part of your care team. With the right professionals, you don't need much knowledge, experience, or time, as long as you are open to their input and financially able to pay for their expertise. As long as you are on full board, you don't need to worry about your horse being cared for, even if you go on vacation, or cannot make it to the barn for an extended period of time. The more you are able to come, care for, and ride your horse, the more you will get out of your horse ownership.

What kind of horse should we buy?

I can help you make that decision when you're ready to begin the process. Taking into consideration your ability, goals, and size, we decide on what age, height and experience the horse you want needs. A horse's temperament is often the most important factor.

How does the process work?

I can walk you through and help with every step of the process via our consulting service. We start with the horse search- this mainly happens online, and mostly through Facebook and direct contact with other trainers in my network. We look for horses that fit our description and price range, and ask questions of the seller, as well as review videos of the horse being ridden. When we find a horse we like, we schedule a trial to go ride the horse at their current facility. If you like the horse once we've ridden it, we can optionally move forward with a second trial, or immediately schedule the PPE. We meet the vet at the facility for the PPE and review their medical findings. If we want to move forward, we put forward an offer and hopefully the seller accepts or negotiates and then you have a horse! Lastly, we arrange transportation for the horse to our facility. This whole process can take anywhere from a week from start to finish to several months. Horses of good value often sell very quickly after being listed, so it's best not to look too hard until you're ready to purchase. With smaller budgets, it can take longer to find horses and you might have to do more trials to find the right fit.

What about a full lease?

A full lease is generally a year-long commitment in which you become solely responsible for the cost and care of the horse. The majority of the above information still applies, except you can skip the PPE and you'll sign a contract with the horse owner about what you can and cannot do with the horse. Full leases are available on some of our horses, or Morgan can help you pursue an off-farm lease of an external horse that you would board at Whispering Willow. Full leases are a good option for people strongly considering horse ownership, but aren't ready for the full commitment, or whose long term goals will change

from year to year in a way that would make purchasing a horse impractical. Leasers are responsible for board, vet, farrier, and any unexpected horse costs for the full lease term, as well as the lease fee. The leaser then has exclusive use of the horse, as if they are the owner.

If you are considering horse ownership, let me know and we can talk about the timeline, process, and more details about your specific situation!