

Your household cat budget

Price what you need. Leave room for the bills that repeat.

Use totals for all cats in your household. Enter your actual quotes, including delivery. Use 0 only for a cost that does not apply; mark unknowns "quote needed". Do not add care already included in an adoption fee or count the same bill in two sections.

Household / date: _____

Costs awaiting quotes: _____

One-off setup (S)

Category	Amount (£)	Quote / due date
Adoption or purchase fee		
Outstanding initial veterinary care		
Carrier		
Trays, scoop and bowls		
Scratching and resting equipment		
Other setup, including delivery		

Setup total S (£) _____

Monthly bills (M)

Category	Amount (£)	Quote / due date
Food, treats and delivery		
Litter and regular consumables		
Insurance paid monthly		
Routine care paid monthly		
Extra utilities and subscriptions		
Other monthly costs		

Monthly bills total M (£) _____

Use the monthly routine-care row for monthly payments. Put separate annual care in A on page 2. If a monthly plan already covers a service, do not add it again.

Yearly bills and the full plan

A monthly equivalent is useful. It does not change when the bill is due.

Annual bills and allowances (A)

Category	Amount (£)	Quote / due date
Routine care paid annually		
Yearly equipment replacement allowance		
Planned sitting or boarding for the year		
Other annual costs (e.g. annual insurance)		

Annual bills total A (£)

Separate first-year extras and savings

Category	Amount (£)	Quote / due date
Other known first-year spending (X)		
Contingency savings to set aside (R)		

X is extra first-year spending; **R** is savings, not assumed spending. Choose your own reserve; insurance does not cover every bill.

Work out your totals

Yearly recurring $Y = (M \times 12) + A$ (£)

Monthly recurring equivalent = $Y \div 12$ (£)

First-year spending = $S + Y + X$ (£)

First-year cash plan = $S + Y + X + R$ (£)

Optional whole planning period N (1-20 years)

Period spending = $S + (Y \times N) + X$ (£)

For N years, repeat today's annual costs; add S and X once; exclude R. No forecast of inflation, lifespan or unexpected later bills. Keep the actual payment dates beside your quotes.

Arithmetic check only, not typical costs: S £400, M £80, A £360, X £90 and R £250 give Y £1,320; monthly equivalent £110; first-year spending £1,810; cash plan £2,060. For N = 3, period spending is £4,450.

Questions / next quote to obtain

Original worksheet, 6 October 2026; usability revision 24 October 2026. Print on A4 at actual size. Please credit The Cat Standard and link to the guide when sharing.

Calculator and HTML: catstandard.co.uk/cat-costs-uk/#household-cat-budget