

# Horse Cents

**Skills:** Math

**Objective:** Students will mathematically explore the costs associated with owning a horse.

## Background

Budgets are an essential part of everyday life. Your parents budget their money so they can pay the bills each month—and pay for your hamburgers and shoes. Store owners budget their money so they can pay their employees and keep merchandise in the store. Farmers must budget to pay for seeds to plant, maintenance of equipment, feed for their animals and many other expenses.

Just keeping one animal can cost a great deal of money, especially if it is a large animal, like a horse. Planning and budgeting come first. The purchase price is only the beginning. Maintenance of the horse often costs more. Maintenance includes feed, hay, veterinary care, tack and grooming supplies, just to name a few.

For someone who loves horses but can't afford to own one, there are several other alternatives. Some people lease horses, which is similar to leasing a car or truck. Leasing is cheaper than purchasing, but the maintenance costs are still there.

Taking riding lessons at a stable is another alternative. With this option, all you have to pay for are the lessons. Most stables either charge per hour or per lesson.

## Language Arts (writing) / Social Studies (economics)

1. Read and discuss background.
2. Lead a brainstorming session on the pros and cons of purchasing a horse, leasing a horse or taking lessons.
  - Discuss the components of a paragraph. (See “Give Your Paragraph a Hand,” included with this lesson.)
  - Each student will choose one option—purchasing a horse, leasing a horse or taking lessons—and write a paragraph with logical explanations for his/her choice.
3. Lead a discussion in which you brainstorm ideas for cutting costs.
  - Students will develop budgets for their own maintenance. Make sure they include food, clothing, transportation and entertainment.

## P.A.S.S.

### GRADE 3

**Math Process**—1.1,2,3;  
2.3; 4.4; 5.2

**Math Content**—2.2abiii

**Social Studies**—5.4

**Writing**—1.1, 2.2

**Oral Language**—1.1

### GRADE 4

**Math Process**—1.1,2,3;  
2.3; 4.4; 5.2

**Math Content**—2.2a

**Social Studies**—4.2

**Writing**—1.1, 2.1

**Oral Language**—1.1

### GRADE 5

**Math Process**—1.1,2,3;  
2.3; 4.4; 5.2

**Math Content**—2.2a

**Social Studies**—7.5

**Writing**—1.1, 2.1

**Oral Language**—1.2

### Vocabulary

**budget**—a statement of estimated income and expenses; a plan for using money

**lease**—an agreement to hand over something for a period of time, usually for a specified rent.

**lessee**—a person holding or occupying property under a lease

**maintenance**—the care of property, equipment or animals

**salary**—money paid at regular times for work or services

### Math (estimate and find sum, multiplication)

1. Hand out worksheets.
  - Students will complete the worksheet to determine the estimated total annual cost of owning a horse.

### Extra Reading

Clutton-Brock, Juliet, *Eyewitness: Horse*, DK, 2000.

Easton, Patricia Harrison, and Herb Ferguson, *A Week at the Fair: A County Celebration*.

Gibbons, Gail, *Horses*, Holiday House, 2003.

Lauber, Patricia, *The True or False Book of Horses*, HarperCollins, 2000.

Wolfman, Judy, and David Lorenz Winston, *Life on a Horse Farm*, Lerner, 2002

Name \_\_\_\_\_

# Horse Cents

Before you decide to buy a horse, you should consider all the costs involved, not just the cost of buying the animal.

## Estimated Equipment Costs

Round to the nearest dollar to estimate the cost of equipment.

saddle	\$599.75	\$ _____
bridle	59.65	_____
saddle pad	30.32	_____
winter blanket	79.95	_____
halter	20.18	_____
curry comb	4.00	_____
hoof pick	.98	_____
brush	7.75	_____
buckets	35.00	_____
<b>Estimated Equipment Costs</b>		<b>\$ _____</b>

## Estimated Horse Care Costs

cost per day

feed	\$2.34
foot care	.33
veterinary service	____.50
<b>Total costs per day</b>	<b>\$ _____</b>
	X 7(days per week)
<b>Total cost per week</b>	<b>\$ _____</b>

Round the cost per week to the nearest 10.      \$ \_\_\_\_\_

Round the number of weeks per year (52) to the nearest 10.      X      \_\_\_\_\_

Multiply these two numbers to get the **Estimated Horse Care Costs Per Year.**      \$ \_\_\_\_\_

## Facility Costs per year

Round to the nearest dollar to estimate the cost of equipment.

corral	\$998.25	\$ _____
shed	722.98	_____
storage	639.82	_____
<b>Estimated Facility Costs Per Year</b>		<b>\$ _____</b>

## Estimated Total Cost

Estimated Equipment Cost	_____
Estimated Facilities Cost	_____
Estimated Horse Care	_____
<b>ESTIMATED TOTAL COST</b>	<b>_____</b>

Name \_\_\_\_\_

# Give Your Paragraph a Hand

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