WADDLE AND CLUCK
Modern Homestead Living

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LIVESTOCK · PLANNING SERIES NO. 04

The New Cow Owner Budget Checklist

The animal itself is usually the *smallest* line item. This walks through everything else **before** you buy — so the surprises land on paper instead of in your bank account.

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LINE ITEMS TO PRICE OUT

01 The Cow Herself — purchase price varies more by training than by size

- [ ] Basic feeder calf — **$600–1,200**
- [ ] Trained family milk cow — **$2,500–5,000**
- [ ] Bred heifer / young beef cow — **$1,800–3,500**
- [ ] Miniature breeds & mini Highlands — **$2,500–6,000+**

A hand-milked, halter-broke cow costs more up front and far less in frustration. Add $150–400 for transport if she is more than an hour away.

02 One-Time Setup

Spend it once, spend it right.

- [ ] Perimeter fencing — **$1,500–6,000**
  Usually the biggest single expense
- [ ] Water access & frost-free tank — **$200–1,500**
- [ ] Three-sided shelter or run-in — **$300–3,000**
- [ ] Head gate or catch pen — **$150–900**
- [ ] Hay storage that stays dry — **$100–800**

03 Every Month

The quiet, constant number.

- [ ] Loose minerals & salt — **$10–25**
- [ ] Winter hay — **$60–200**
  Buy the year's supply in summer
- [ ] Grain or ration, if fed — **$20–70**
- [ ] Milking supplies & filters — **$30–80**
  Dairy households only
- [ ] Bedding & fly control — **$15–45**

04 Once a Year

Vet, hooves, herd health.

- [ ] Vaccinations — **$50–120**
- [ ] Hoof trimming — **$75–150**
  Once or twice, depending on ground
- [ ] Dewormer & fecal checks — **$40–110**
- [ ] Farm-call fee & general herd health — **$100–250**
- [ ] Breeding: A.I. or bull service — **$60–400**

$4,000–12,000

Budget a cushion for these three

Not likely in any given year — but common enough that experienced owners keep cash set aside rather than hope.

Calving trouble
Night call, possible C-section — $200–1,200

Mastitis
Tests, tubes, dumped milk — $75–300

Bloat
Emergency, moves fast — $100–500

Our advice: hold **$1,000–1,500** untouched before she comes