

Penfriend Pets

Key financial ideas

- ★ If you have different goals, needs, or wants from someone else's, you will make different financial decisions.
- ★ People make better decisions when they have all the information.
- ★ It's sensible to find out all the costs (short- and long-term) before you buy.

You need

- ★ a calculator (optional)
- ★ a classmate

Activity

Ana's story

I've got five penfriends around New Zealand, and we're all interested in animals. Let me introduce my penfriends to you.



Hi, I'm Sa'ili.

I'm not allowed a cat or a dog, but I do want something that I can cuddle. I've saved \$220, and I get \$4 a week pocket money. I can afford a pet that would cost me no more than \$3 a week because I still need some money for spending.



Hi, I'm Grace.

I've saved \$1,000 from my work on our family farm. We need something to protect the hens from rats and stoats, so it'd be good to have a pet that could do that. But I also want one that'll come with me when I ride my bike! I don't get pocket money, but Mum and Dad will pay for the food.



Hi, I'm Jack.

I have 2 cats, 1 rabbit, 4 hens, 1 goldfish, and 2 frogs. I love these pets, but now I'm looking for something I can teach to imitate my voice. I help my neighbour with their stall at the local farmers' market every Saturday, and I get \$10 a week for that. I have \$200 saved.





Hi, I'm Matt.

When I grow up, I want to be a marine biologist, so I want something that lives in water. Mum and Dad said they would pay the set-up costs, but only if I pay my pet's food costs each week. I get \$10 a week pocket money at the moment.

Hi, I'm Jessie.

I don't like big pets, but I do need to keep my pet outside. I've saved my birthday and Christmas money, and I get \$4 a week for doing some extra chores around the house. I have \$230 in the bank.



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Penfriend	Pet	Buy/set-up	Food per week	Total for first year
Sa'ili				
Grace				
Jack				
Matt				
Jessie				

Copy the table above and match each of Ana's penfriends with the pet that best suits them. Use the information below to help you.

	Approximate costs		
	To buy	Set-up costs	To feed per week
Dog	\$500	\$250—\$400	\$7—\$30
Cat	\$100	\$200	\$6
Mouse	\$3	\$80	\$2
Goldfish	\$7	\$187	20c
Parrot	\$50	\$130	\$3
Rabbit	\$60	\$180	\$4
Guinea pig	\$20	\$200	\$4
Hen	\$20	\$300	\$3
Turtle	\$100	\$600	\$10
Rat	\$7	\$100	\$3

- 2 a. What would be your perfect pet?
- b. i. Have you saved enough money to be able to afford your perfect pet?
- ii. Are you earning enough money to keep looking after it?
- c. If you do have just enough to buy and look after the pet, would you want to spend all that money on it? Why or why not?
- d. If you can't afford the pet you like, what could you do instead?



Reflective questions

- ★ What can happen when you buy or are given a pet that you can't really afford to look after?
- ★ What can happen when you get bored with a pet?

Final Class Discussion

- 1 Now that you know a lot more about the costs of having pets than you did before, why would you want to have a pet at all?
- 2 In this book, you've been learning about the cost of having pets. How could you use what you've learned to help you make better use of the money involved in any other interests or hobbies that you may have?