

What a racehorse really costs, on one page

Owning a racehorse means two bills. **The price**, paid once. And **the yearly bill** for keeping the horse in training, which arrives every month, whether it runs or not. Here are both, with sources. Print it, or [download the PDF](#).

1. The price: what a typical horse sells for

Use the **median** (the middle price), not the average. A few very expensive horses pull the average up.

Sale	What you buy	Median price
Tattersalls Autumn Horses in Training, 2025	A horse already racing	15,000 gns (about US\$21,000)
Keeneland September, USA, 2025	A yearling	US\$80,000
Tattersalls October Book 2, 2026	A yearling	about 85,000 gns (reported)
Tattersalls Craven Breeze-Up, 2026	A 2-year-old	100,000 gns
Tattersalls October Book 1, 2026	A top yearling	230,000 gns

1 guinea = £1.05. Rough conversion at October 2026 rates (£1 = US\$1.32). Sources: Tattersalls, TrueNicks, Thoroughbred Daily News; full list in [How much does a racehorse cost?](#)

2. The yearly bill: one Flat horse in training

Our 2027 estimates, built from published figures, before insurance. The training fee is about two-thirds to four-fifths of the bill. Vets, farrier, gallops, entries, jockeys and transport make up the rest.

Country	Main published bill	About US\$ a year
Britain	£50-£60 a day at yards that publish rates (2025-26)	34,000-46,000
Ireland	€1,900 a month average training fee (HRI, 2026)	31,000-36,000
France	€1,641 a month average (France Galop, 2021: older figure)	28,000-33,000
UAE	About AED 110,000 a year (Dubai Media Office, 2021: older figure)	30,000-45,000
Hong Kong	HK\$30,000 a month basic livery (HKJC, 2024/25)	51,000-62,000

Insurance (mortality cover) is extra, if you take it: about 3% to 3.8% of the horse's value a year. Prize money rarely covers the bill, so budget as if it will not. Every line and date: [Racehorse ownership costs 2027](#).

3. The extras when you buy

- **Our fee:** 5% of the purchase price, minimum US\$5,000, agreed in writing before you buy. Your purchase money goes straight to the sales company or seller, never through us.
- **Sales company charges and VAT:** as set in each sale's conditions.
- **Independent vetting** (X-rays, wind scope): quoted by the vet before the sale.
- **Export, flight and quarantine:** a written shipper's quote for your route.
- **Our budgets** start from US\$50,000 per horse.

4. Worked example: a US\$150,000 horse, first year in Britain

Price US\$150,000 + our fee US\$7,500 + insurance about US\$4,500-5,700 + one year in training about US\$34,000-46,000
= **about US\$196,000 to US\$209,000**, before sale charges, VAT, vetting and shipping.

An example only. Try your own numbers in the [cost calculator](#), or see [our fees and process](#).

Want this for your own budget?

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Nothing here is financial, tax or legal advice. Figures were checked on 25 October 2026; prices change, so check the source before you rely on one.