

What Does a Horse Lease Usually Look Like?

A lease typically has a specific time frame and an upfront lease fee. The exact terms, responsibilities, and financial obligations are outlined in a written lease contract/agreement before the lease begins.

During the lease period, you are generally responsible for the horse's expenses as though you own the horse for that period of time. Depending on the lease, expenses may include, but are not limited to:

- **Board**
- **Feed**
- **Farrier care**
- **Routine veterinary care**
- **Emergency veterinary care** due to illness or injury
- **Dental care**
- **Tack and equipment**
- **Mortality and medical insurance**
- Other routine or unexpected expenses associated with the horse's care

Veterinary History

Before entering into a lease, you should ask the lessor for a complete veterinary history for the horse. Understanding the horse's medical history can help you make an informed decision about whether the horse is appropriate for you and your budget.

Insurance

Depending on the horse and lease agreement, mortality and major medical insurance may be required.

Insurance resource
Schroeder Group
Shelly Marshall
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Please note that insurance requirements and coverage should be discussed directly with the insurance provider and outlined in your lease agreement.

Training Is Part of the Commitment

When you lease a horse through our program, you are required to participate in some form of ongoing training or lesson program for the duration of the lease.

This is an important part of responsible horse ownership. Continued instruction helps you and your horse develop together, keeps your skills progressing, and provides support when challenges arise.

Leasing isn't simply about having access to a horse - it's about developing the knowledge and skills necessary to responsibly care for, ride, and manage that horse.

Why Lease Before You Buy?

Leasing can be an excellent stepping stone toward horse ownership.

Learn What You Actually Like

You may think you know exactly what kind of horse you want until you spend several months riding and caring for one. Leasing can help you discover your preferences.

- A lazy, quiet horse rather than a forward one
- A sensitive, responsive horse rather than a push-button ride
- A larger horse - or maybe something smaller
- A horse that loves to jump
- A horse with more experience
- A horse with a particular personality or temperament

That information can be extremely valuable when you're eventually ready to purchase.

Develop Your Skills

Sometimes the horse you lease isn't necessarily your "forever horse." It may be the horse that helps you become the rider you need to be for your next horse. Riding a more experienced horse can teach you how to:

- Ride more independently
- Communicate more effectively
- Handle different personalities
- Build confidence
- Improve your position and technique
- Navigate challenges that come with horse ownership

You may eventually find that you're ready for a more advanced horse because of everything you learned from your lease.

Experience Horse Ownership Before Purchasing

Buying a horse is a major financial and emotional commitment. A lease can give you a better understanding of what horse ownership actually involves - including the ongoing costs, time commitment, veterinary care, farrier care, training, and responsibility before you make that investment.

Find the Right Partnership

Sometimes the biggest benefit of leasing is simply discovering what makes a horse-and-rider partnership work for you. The goal isn't necessarily to find the perfect horse immediately.

The goal is to become a more knowledgeable, confident rider who understands what you need in your next horse.

Leasing Is a Commitment

A lease should be taken seriously. While you don't own the horse, you are taking on many of the responsibilities of ownership for the duration of the lease.

Before signing, make sure you understand:

- The length of the lease
- The upfront lease fee
- Your monthly and ongoing expenses
- What veterinary expenses you are responsible for
- Farrier and dental responsibilities
- Insurance requirements
- Board and feed costs
- Training/lesson requirements
- What happens if the horse becomes injured or unavailable
- The process for ending or renewing the lease

Everything should be clearly explained in your written lease agreement before you commit.

THE BOTTOM LINE

Leasing can be one of the best ways to take the next step in your riding journey.

It gives you the opportunity to experience many of the responsibilities of horse ownership, develop your riding skills, learn what type of horse best suits you, and build confidence before making the commitment to purchase.

A good lease isn't just about borrowing a horse. It's about learning, growing, and becoming the horse owner and rider you're working toward becoming.

This information is intended as a general educational overview. The specific responsibilities and terms of each lease are determined by the individual written lease agreement.

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