



Financial Resources for Veterinary Care

Compiled by Delaware Valley Golden Retriever Rescue (www.dvgrr.org)

Bringing a dog or cat into your family is a big commitment in many ways, not the least of which is making sure you can cover veterinary care for your four-legged family member(s) when needed.

Even routine health care costs can take a chunk out of any responsible owner's budget, but what about an unforeseen emergency? What happens when your pet has a serious injury, needs a costly surgery, or develops a major illness such as cancer, heart disease, diabetes, or other life-threatening condition?

For pet owners with limited financial resources, such emergencies sometimes pose heartbreaking dilemmas. How can they care for a beloved dog or cat while still paying the grocery bill, electric bill, mortgage, etc.? Sadly, in many cases, such dilemmas lead to pets being surrendered to rescue groups or shelters, even when they are very much loved by their families.

Here at DVGRR, we are sometimes asked to assist with emergency health care costs for a Golden Retriever in the community whose family is struggling financially. While our hearts certainly go out to families in those situations, *we are unfortunately not able to help unless the Golden is surrendered to our program for rehoming*. With limited resources ourselves, we must conserve our funds to cover medical care for the program dogs, which may involve extensive diagnostic testing, surgery, rehabilitation, and costly follow-up medications.

What we CAN do is help point owners towards other options that may help – hence, the information presented here. There is no one answer that meets all situations; rather, owners must generally explore a variety of potential solutions to find what works best for them. Persistence, determination, and creativity will go a long way towards locating resources and thus returning a pet to good health.

NOTE: *DVGRR does not necessarily endorse or recommend any of the organizations and/or options described in this article. They are presented for informational purposes only and pet owners are encouraged to carefully research the pros and cons of any funding sources they consider.*

A. Steps to Try First

- **Work with your vet** – You can certainly ask about financial leniency; however you should not expect your vet to necessarily discount his/her services or offer them at no cost. After all, veterinarians are running a business and often have significant overhead costs for staff, equipment, labor, etc. However, it is always a good idea to at least start by seeing if your vet can work out a payment plan or even accept some kind of barter arrangement in lieu of payment (i.e., you provide some type of service to them in return for pet health care). If you have the time, seeking a second opinion and estimate from another vet may help uncover one whose fee structure is lower or who can be more flexible on payment.

- **Apply for or use credit** – If you already have a major credit card and feel comfortable using it, consider charging the vet care needed for your pet. If you don't already have access to credit, or only have high interest cards, you can apply for [Care Credit](#), a widely available program offering short-term, interest free loans with 6-, 12-, 18- and 24-month payment plans. Care Credit also offers longer payment options with a reduced, fixed interest rate.
- **Put your salesmanship skills to use** – If your pet is not in need of immediate treatment or surgery, you may be able to raise extra funds by going through your home and selling some of the “stuff” that we all accumulate but really don't need. Take advantage of online marketing venues such as eBay or Craig's List, post flyers in your community, hold an impromptu yard sale. You may be surprised at how much you can raise in a short amount of time that can then be put towards vet care.

B. Enlisting Help from Friends and Family

Asking for help from those close to you is not easy, and can be an uncomfortable or embarrassing route to take. We all want to feel that we can be self-sufficient, but sometimes it pays to put humility aside and let others know of your need. You may be able to borrow funds directly from someone you know with a big heart (and a healthy checkbook!) or you can consider going through a “crowdfunding” site online.

“Crowdfunding” is an innovative, relatively new, and often very successful means of group fundraising for a specific cause or need. Essentially, you work with a website that allows you to post a story about your pet's predicament. Other people then contribute money via the website to help you achieve your financial goal.

Since this type of fundraising may take some time, it's not usually suitable for critical or life-threatening needs where a pet must be treated immediately. It can, however, work well for serious (but not necessarily urgent) situations, such as orthopedic surgery, chemotherapy, heartworm treatment, etc.

Explore the various sites carefully to assess their track record, any fee structure involved, and how your story will be promoted. If possible, use a site that maintains funds securely so your potential donors will feel comfortable that their contributions are going where they are supposed to. Here is a list of some sites to explore – others are certainly available as well:

- **Give Forward** – http://www.giveforward.com/pet_medical
- **GoFundMe** – <http://www.gofundme.com/>
- **YouCaring** – <http://www.youcaring.com/>
- **Microgiving** – <http://www.microgiving.com/>
- **Indiegogo** – <http://www.indiegogo.com/>
- **Donation To** – <http://www.donationto.com/>

C. Apply to a Charitable Organization

Many organizations and individual philanthropists have recognized the growing need for programs to assist pet owners facing financial hardship. Most such organizations require owners to complete

paperwork documenting their pet's health care crisis and their inability to cover costs themselves. This is certainly appropriate given the limited resources, but not all pet owners are willing to go through this application process. Still, this is another option that definitely should be considered.

A few general tips to keep in mind:

- **While the number of organizations that offer assistance may look like a long one, in reality such funds are extremely limited.** You may find that a promising link is no longer valid or the organization has put a hold on applications until more money is available. If funds *are* available, there will likely be a fairly low limit on the amount provided. **
- **Eligibility guidelines vary from organization to organization and will not cover all situations.** Some groups limit their help to the most critical, life-threatening situations, hoping to prevent pets from being euthanized or surrendered to shelters. Others focus on situations that are urgent but *not* life-threatening, given the time involved to process and approve applications.
- **What defines “financial hardship” varies significantly across the board,** but nearly all organizations will want to see paperwork that verifies owners cannot afford the care themselves. Some groups require that the option of Care Credit be explored first by the owner.
- **For some groups, help is limited to pets with a specific health care condition or who reside in a certain location.** It's important to read the guidelines carefully so you focus on the group(s) most likely to meet your needs – you don't want to waste precious time applying to a group whose focus isn't applicable for you and your pet.
- **If possible, recruit a trusted friend or family member to help you with the research and application process.** Caring for an ill pet is stressful enough; if you can rely on someone else to negotiate the websites, phone calls, and paperwork for you, it will be well worth it.
- **The lists below represent the major organizations available but are not all-inclusive;** we recommend researching others if none of these are able to assist. (If you find or know of other good options, please let us know so we can add them to our list.)

***For those reading this information who are not facing financial hardship, please consider supporting one or more of these organizations with a one-time or ongoing donation. Nearly all rely on the generosity of animal-loving donors to help them continue their important work.*

1. GENERAL INFO/LISTINGS TO REVIEW (some overlap with rest of listings below)

Humane Society of the United States (HSUS) – [“Having Trouble Affording Veterinary Care?”](#)

Speaking for Spot – [“Financial Assistance for Veterinary Care”](#)

2. CHARITABLE ORGANIZATIONS – NOT DISEASE OR LOCATION SPECIFIC

[Angels for Animals](#)

Area(s) served: Based in California but serves entire U.S.

Eligibility: Focus is on animals that face being euthanized or surrendered by their owners due to the lack of available finances for treatment.

Application process: Email or call organization to obtain Eligibility Assessment Application.

Notes: Also helps pay for microchipping of pets if owner cannot afford it.

Banfield Charitable Trust

Area(s) served: Must be near a Banfield Hospital – locations listed on website.

Eligibility: Helps financially challenged pet owners keep their pets healthy by assisting with veterinary emergencies and preventive care. Also helps support programs providing pet food to low income families.

Application process: Contact a Banfield Pet Hospital in your area to discuss available funds.

IMOM

Area(s) served: No restriction.

Eligibility: Currently covers life-threatening emergencies only (defined as pet will likely only live 10 days or less without treatment).

Application process: Requires documentation of financial need and info from veterinarian treating pet.

The Mosby Foundation

Area(s) served: No restriction noted.

Eligibility: Focuses on urgent needs but is not equipped to help in emergencies.

Application process: Complete online application form, including photo of dog. Organization will verify medical need with attending veterinary hospital. Payment is made directly to hospital.

Onyx and Breezy Foundation

Area(s) served: No restriction noted.

Eligibility: Helps with medical treatment of pets when financial hardship is present. Applicants must first apply for Care Credit and show that they have been refused for partial or full assistance.

Application process: Submit online questionnaire along with tax return, pet's diagnosis/prognosis and cost estimate.

Paws 4 A Cure

Area(s) served: United States

Eligibility: Helps with non-routine veterinary treatment for pet owners facing financial hardship.

Application process: Complete online application through website. Will also need to provide financial information and documentation from veterinarian regarding pet's condition. Must first apply to Care Credit.

The Pet Fund

Area(s) served: No restriction noted.

Eligibility: Only funds non-basic, non-emergency care. This includes medical care that is above and beyond basic care but which does not require urgent treatment.

Application process: Must start by calling organization to review situation and discuss eligibility. If application is recommended, it must be completed online. Proof of income required.

Notes: Payment made directly to treating veterinarian, not to pet owner.

Red Rover Relief

Area(s) served: United States

Eligibility: Pet must have a life-threatening injury or illness that requires urgent and specific treatment, must have a favorable prognosis, must be spayed or neutered. Owner must demonstrate financial need.

Application process: Submit online application through website.

Notes: Payment made directly to treating veterinarian, not to pet owner.

Rose's Fund for Animals

Area(s) served: No restriction noted.

Eligibility: Will help in situations where a pet or found animal has a life-threatening illness or injury but the owner or Good Samaritan cannot afford the necessary treatment. Must have favorable prognosis if treatment is provided; excludes cancer treatment. Owner must use own resources first as well as apply for Care Credit.

Application process: Veterinarian contacts organization to apply. If assistance is provided, payment is made directly to practice.

3. CHARITABLE ORGANIZATIONS – SPECIFIC TO ONE LOCATION

Companion Animal Foundation

Area(s) served: Rhode Island

Eligibility: Provides financial assistance to low-income residents of Rhode Island who need help with sick or injured pets.

Application process: Download and print application form from website.

Fairy Dog Parents

Area(s) served: Massachusetts

Eligibility: Provides temporary assistance to Massachusetts pet owners with demonstrated financial need for dog food, medical assistance, and general wellness. Focus is on helping to prevent pets being surrendered to shelters due to financial hardship.

Application process: Complete online application through website.

FETCH a Cure

Area(s) served: Virginia

Eligibility: Provides financial assistance for dogs with a diagnosis of cancer that reside in Virginia.

Application process: Download and print application form from website.

New York SAVE

Area(s) served: New York City (all five boroughs)

Eligibility: Provides financial assistance for NYC pet owners when pet's chances for survival will be affected without veterinary care. Owner must demonstrate financial need.

Application process: Pet owners may apply directly or be referred through veterinarians who are members of the Veterinary Medical Association of New York City.

Prince Chunk Foundation

Area(s) served: New York, New Jersey, Pennsylvania, California

Eligibility: Based on financial need; website notes maximum family income guidelines.

Application process: Application available online for download and printing.

Notes: Currently undergoing restructuring and not disbursing funds. Organization encourages those with limited income to pre-apply should need arise in future.

Save U.S. Pets Foundation

Area(s) served: Pet must be in treatment with a New Jersey based participating veterinarian.

Eligibility: Pet must be in need of lifesaving veterinary care and the owner must meet other eligibility requirements to receive financial assistance.

Application process: Application must be submitted by the treating vet, not the pet owner.

Stamford Animal Rescue Aid-a-Pet Program

Area(s) served: Connecticut

Eligibility: Assists pet owners facing financial hardship with emergency veterinary care, routine veterinary care, emergency boarding, spay/neuter, vaccinations, microchip.

Application process: Download application form from website, complete and return to organization.

4. CHARITABLE ORGANIZATIONS – SPECIFIC TO ONE DISEASE OR CONDITION

The Big Hearts Fund

Area(s) served: No restriction noted.

Eligibility: Provides financial assistance for dogs and cats with heart disease; owner must meet financial eligibility guidelines.

Application process: Online application form available.

Notes: Payment made only to treating veterinarian, not to pet owner.

The Dog and Cat Cancer Fund

Area(s) served: No restriction noted.

Eligibility: Provides financial assistance up to \$1200 for dogs and cats with a definitive diagnosis of malignant cancer and a good prognosis (anticipated lifespan of two years or more) if treatment is provided. Does not cover emergency, diagnostic, or exploratory surgery costs. Owner must meet financial eligibility criteria.

Application process: Submit online application through website.

The Magic Bullet Fund

Area(s) served: No restriction noted.

Eligibility: Helps raise funds for dogs diagnosed with cancer where the owner is facing financial hardship.

Application process: Submit online application with dog's health info and owner's financial info through website. Application is reviewed and Review Board determines if it is accepted or not. If accepted, dog's story is placed on the MBF website with a fundraising goal for supporters to donate. MBF also assists with other ways to meet the fundraising goal.

Land of Pure Gold Foundation

Area(s) served: No restriction noted.

Eligibility: Provides grants of up to \$1000 for active, full-time working dogs needing treatment for cancer. Categories of working dogs include assistance, search and rescue, detection, enforcement, military, animal-assisted therapy of 30+ hours/week.

Application process: Submit online application through website.

Handicapped Pets Foundation

Area(s) served: No restriction noted.

Eligibility: Assists with specialized equipment, especially wheelchairs, for elderly, disabled, and special needs pets. Applicant must demonstrate financial need.

Application process: Complete application online through website

D. Low-Cost Spay/Neuter and Wellness Care

It is not always urgent care that becomes financially challenging for pet owners – those facing chronic or unexpected money problems also need to be sure they provide routine and preventive care for their four-legged family members. While it is beyond the scope of this article to list resources for low cost spay/neuter services or wellness care (exams, vaccinations, etc.), there *are* many options available for those who need assistance. We recommend contacting the local animal shelters in your area to ask if they provide such care or know who does, as well as searching online for local programs. PetSmart Charities has a great online site that can help as well: [Low Cost Spay/Neuter Program Locator](#).

By taking the time to make sure your pet is spayed/neutered and up to date on all wellness care, you may very well avoid the heartache of a health care crisis down the road.

E. For The Future – Consider Pet Health Insurance

Hopefully, one or more of the resources discussed above will help if you are facing a critical health care need with one of your pets. One way of avoiding similar situations in the future is to explore the idea of pet health insurance. Should your financial ability allow it, please consider enrolling your pet(s) in an insurance program that will help cover catastrophic care if needed.

Insurance is not a panacea and there are many pros and cons to weigh, but often it can make a huge difference in the event of an unexpected illness or injury. Your monthly premium costs are essentially buying you peace-of-mind, an intangible but so very important factor for all of us who love our pets.

Here are some links for additional information on pet health insurance:

- [“Protect Your New Family Member – Consider Pet Insurance”](#) – article on DVGRR’s website
- [Your Pet Insurance Guide](#) – a comprehensive website and blog published by Dr. Doug Kenney, a leading advocate of pet insurance.
- [Pet MD Pet Insurance Center](#) – great site for learning and understanding the basics of pet insurance.
- [Pet Insurance Review](#) – excellent resource for comparing companies and reading reviews from other pet owners. Also includes good basic info on insurance in general.
- [Dogtime Pet Insurance Center](#) – Good articles and a comparison chart of companies.