

# VETERINARY CARE *on a budget.*

## 5 TIPS TO FIND AFFORDABLE PET CARE OPTIONS



At PetSmart Charities of Canada, we believe that how much you love your pet has nothing to do with the size of your wallet. Here are some ways to help your pet get the care they need while managing your budget.

### 1 BE OPEN ABOUT FINANCES

If you have concerns about your ability to afford care or need to stay within a specific budget, share that information with your veterinary provider at the beginning of your visit. Your veterinarian can work with you to come up with a plan for your pet's care with this information in mind.

### 2 ASK FOR OPTIONS

If the care recommendations for your pet are outside of your budget, see if there are any lower cost options available. Ask if all recommended medications and diagnostic tests need to be completed right away, or if they can be spread out over time. If getting to your veterinarian is an issue, ask if options like telemedicine are suitable for your pet's condition and available in your area – which may help reduce costs related to travel to and from the vet.

### 3 INQUIRE ABOUT PAYMENT PLANS

If you and your veterinarian have discussed options and care still seems out of reach for the budget you have available, ask about payment options. Some clinics have access to grant or angel funds that can benefit you directly, or offer low interest pay-over-time plans. Ensure you read and understand the terms of any payment or credit offers carefully – some can require a hard credit check or have a high interest rate.

### 4 FIND A LOW-COST CLINIC

Some communities have affordable vaccination clinics or nonprofit veterinary clinics. Websites for nonprofit or low-cost veterinary clinics will usually make it clear that they offer lower cost options. Your local animal shelter or humane society may be able to point you to low-cost veterinary resources in your area.

### 5 WHEN POSSIBLE, PLAN FOR PET CARE COSTS EARLY

Consider pet health insurance or wellness plans before your pet needs help. Some insurance plans offer high-deductible options that have affordable monthly premiums to help prevent significant financial burdens in the event of an emergency or major illness. Wellness plans can help spread the cost of preventative or wellness care over time. Plan options vary, so ensure you understand what is covered and what may be excluded.