



# HUMANE ADVOCATE



Taken from HSUS [http://www.humanesociety.org/animals/resources/tips/trouble\\_affording\\_veterinary\\_care.html](http://www.humanesociety.org/animals/resources/tips/trouble_affording_veterinary_care.html)

## HAVING TROUBLE AFFORDING VETERINARY CARE?

### Pet Health Insurance:

It may not help the current crisis, but you should consider purchasing pet health insurance for future medical needs.

### Work with Veterinarians

Be proactive.

- **Negotiate a payment plan with your vet.** If you are a client in good standing, they may be happy to work out a weekly or monthly payment plan so that you don't have to pay the entire cost of veterinary care up front. However don't expect a vet you've never seen before to agree to such a plan; they don't know you and understandably don't want to get stuck with an unpaid bill.
- **Offer to perform a service** for your vet like cleaning kennels, answering phones or other work in lieu of actual cash.
- **Get a second opinion.** You'll pay a consultation fee, but another vet may have other, less expensive ways to treat your pet.
- **Use a vet in a less expensive area.** Vets in smaller towns tend to charge lower fees.
- **Check out local veterinary schools.** Many run low-cost clinics for limited income clients. [The American Veterinary Medical Association's website](#) and [Veterinaryschools.com](#) have lists of veterinary schools by state.

### Cash In

Explore ways to bring in some extra cash.

- Have a yard sale. One's man's trash is another man's treasure.
- If your birthday or a holiday is near, ask for cash in lieu of a present.
- Sell things on an online auction site such as eBay.
- Consider getting a second part-time job or working for a temp agency.
- Ask your employer for a salary advance.

### Raise your own funds or get temporary credit

If you do not qualify for a credit card or bank loan that can help you through your pet's crisis, you may still be able to get an account with [Care Credit](#), a credit card that's specifically for health expenses, including your pet's. Care Credit offers no or low interest plans with fixed monthly payments that allow you to budget your money. It's accepted by many veterinarians (and people doctors). Groups like [IMOM](#) also allow you to apply for financial aid if you can't afford veterinary care for your pet.

Or, raise your own funds! [GiveForward](#) enables you to create a personal fundraising page to raise funds for pet medical care. They charge a small percentage of funds raised. You can also ask people on social media site, such as Facebook, to donate for your pet's care.

## **Financial Assistance**

There are many animal welfare organizations that can help out with vet bills, either with low-cost care, loans or grants. Please keep in mind that each organization is independent and has their own set of rules and guidelines. Therefore you will have to investigate each one separately to determine if you qualify for assistance. Here are a few:

### ***National Organizations providing financial assistance***

- The Big Hearts Fund (financial assistance for the diagnosis and treatment of canine and feline heart disease): [www.bigheartsfund.org](http://www.bigheartsfund.org)
- The Binky Foundation: [www.binkyfoundation.org](http://www.binkyfoundation.org)
- Brown Dog Foundation (Prescription medications): [www.browndogfoundation.org](http://www.browndogfoundation.org)
- Canine Cancer Awareness: [www.caninecancerawareness.org](http://www.caninecancerawareness.org)
- Cats in Crisis: [www.catsin crisis.org](http://www.catsin crisis.org)
- God's Creatures Ministry Veterinary Charity: [www.all-creatures.org](http://www.all-creatures.org)
- Help-A-Pet: [www.help-a-pet.org](http://www.help-a-pet.org)
- IMOM: [www.imom.org](http://www.imom.org)
- Magic Bullet Fund (cancer-specific): [www.themagicbulletfund.org](http://www.themagicbulletfund.org)
- The Mosby Fund: [www.themosbyfoundation.org](http://www.themosbyfoundation.org)
- The Onyx & Breezy Foundation: [www.onyxandbreeze.org](http://www.onyxandbreeze.org)
- Paws 4 A Cure: [www.paws4acure.org](http://www.paws4acure.org)
- Pet Food Bank: [www.petco.com](http://www.petco.com)
- The Pet Fund: [www.thepetfund.org](http://www.thepetfund.org)
- Pets of the Homeless (pet food and veterinary care assistance for homeless): [www.petsofthehomeless.org](http://www.petsofthehomeless.org)
- RedRover Relief: [www.redrover.org](http://www.redrover.org)
- Rose's Fund: [www.rosesfund.org](http://www.rosesfund.org)
- Shakespeare Animal Fund: [www.shakespeareanimalfund.org](http://www.shakespeareanimalfund.org)
- Top Dog Foundation "Bentley Grant": [www.topdogfoundation.org](http://www.topdogfoundation.org)

### ***California Organizations providing financial assistance***

- The ACME Foundation: Clearlake (veterinary care assistance for senior and disabled pet owners): [www.acmefoundation.org](http://www.acmefoundation.org)
- Actors and other animals: Greater Los Angeles area (pet food, spay/neuter assistance, assistance for necessary veterinary medical care): [www.actorsandothers.com](http://www.actorsandothers.com)
- Animal Assistance League of Orange County: Orange County (pet food, transportation and veterinary care assistance): [www.aaloc.com](http://www.aaloc.com)
- Animal Health Foundation: Los Angeles and Orange County (veterinary care assistance) [www.animalhealthfoundation.net](http://www.animalhealthfoundation.net)
- AnimalSave: GreenValley (pet food, spay/neuter assistance) [www.animalsave.org](http://www.animalsave.org)
- Bad Rap: San Francisco (Pit bull specific assistance for finding rental housing and insurance) [www.badrap.org](http://www.badrap.org)
- California Department of Social Services Assistance Dog Special Allowance (ADSA) program: Statewide (provides monthly stipend to eligible persons who use a guide, signal or service dog.) [www.cdss.ca.gov](http://www.cdss.ca.gov)
- Cat People: Bakersfield (cat food/litter, spay/neuter assistance, vaccination assistance) 661-327-4706
- Cats in Need (of Human Care): Southern California, multiple locations (spay/neuter assistance) [www.catsinneed.com](http://www.catsinneed.com)
- The Chester Foundation: Sacramento region (veterinary care assistance) [www.chesterfound.org](http://www.chesterfound.org)
- FixNation: Los Angeles (spay/neuter assistance for cats) [www.fixnation.org](http://www.fixnation.org)
- Friends of Long Beach Animals: Long Beach (spay/neuter assistance) [www.friendsoflongbeachanimals.org](http://www.friendsoflongbeachanimals.org)

- Helen Woodward Animal Center Animeals program (free pet food for the dogs and cats of elderly or disabled people throughout San Diego County) [www.animalcenter.org/animeals](http://www.animalcenter.org/animeals)
- Humane Society of San Bernadino Valley: San Bernadino (low-cost spay/neuter) [www.hssbv.org](http://www.hssbv.org)
- LA Animal Services: Los Angeles (spay/neuter, vaccination and microchip assistance) [www.laanimalservices.com](http://www.laanimalservices.com)
- Marin Humane Society: Marin County (pet care assistance to low-income seniors, persons living with HIV/AIDS and those receiving hospice care services; please see website for a complete list of services) [www.marinhumanesociety.org](http://www.marinhumanesociety.org)
- Mercy Crusade's Spay and Neuter Clinic: Oxnard (spay/neuter and vaccination assistance) [www.dogcatfix.com](http://www.dogcatfix.com)
- Mojave Desert Animal Rescue: Western Mojave Desert (pet food & supplies and veterinary assistance for homeless, unemployed, disabled and senior pet guardians) [www.animalresq.org](http://www.animalresq.org)
- Mountains' Humane Society: Lake Arrowhead (pet food, spay/neuter assistance) [www.mountainshumanesociety.com](http://www.mountainshumanesociety.com)
- Napa Humane: Napa (spay/neuter assistance) [www.napahumane.org](http://www.napahumane.org)
- Ohlone Humane Society Special Assistance Program: Fremont, Union City and Newark (veterinary care assistance, pet food, spay/neuter assistance) [www.ohlonehumanesociety.org](http://www.ohlonehumanesociety.org)
- Orange County SPCA Animal Rescue Fund: Orange County (assistance for veterinary care including spay/neuter) [www.orangecountyspca.org](http://www.orangecountyspca.org)
- Palo Alto Humane Society: Palo Alto (spay/neuter assistance, assistance for emergency veterinary care) [www.paloaltohumane.org](http://www.paloaltohumane.org)
- PALS: Pets are Loving Support: Sonoma County (veterinary care assistance program for senior, disabled or ill pet owners) <http://www.sonic.net/~pals/index.html>
- Pasadena Humane Society: Pasadena (spay/neuter assistance) [www.phsspca.org](http://www.phsspca.org)
- PAWS/LA: Hollywood (pet food and supplies, veterinary medical care assistance, grooming, spay/neuter, veterinary care assistance program for senior, disabled or ill pet owners, and other services) [www.pawsla.org](http://www.pawsla.org)
- PAWS San Francisco: San Francisco (veterinary care assistance program for senior, disabled or ill pet owners) [www.pawssf.org](http://www.pawssf.org)
- Peninsula Cat Works: Palo Alto (veterinary care assistance for cats only) [www.peninsulacatworks.org](http://www.peninsulacatworks.org)
- Pet Assistance Foundation: Multiple Locations, Southern California (spay/neuter assistance for dogs, cats and rabbits) [www.orgsite.com](http://www.orgsite.com)
- Pet Orphans of Southern California: Van Nuys (veterinary care assistance) [www.petorphans.org](http://www.petorphans.org)
- Pets are Wonderful Support: San Diego (pet food/litter, pet supplies, veterinary assistance, animal transport, temporary foster program, veterinary care assistance programs for seniors, disabled or ill pet owners) [www.pawssdc.org](http://www.pawssdc.org)
- Placer SPCA SOS Program: Placer County (rental deposits, temporary boarding, pet food and veterinary care assistance) [www.placerspca.org](http://www.placerspca.org)
- Rescuing Unwanted Furry Friends (RUFF): Laguna Beach (pet food) [www.ruffrescue.org](http://www.ruffrescue.org)
- Riverside County Department of Animal Services: Riverside (spay/neuter assistance) [www.rcdas.org](http://www.rcdas.org)
- Sacramento SPCA: Sacramento (pet food, spay/neuter assistance) [www.sspca.org](http://www.sspca.org)
- The Sam Simon Foundation: Los Angeles (free surgery for non-orthopedic procedures; free spay/neuter operations, including vaccinations, flea control, deworming, nail trim and antibiotics) [www.samsimonfoundation.org](http://www.samsimonfoundation.org)
- Sammie's Friends: Grass Valley (veterinary care assistance) [www.sammiesfriends.org](http://www.sammiesfriends.org)

- San Francisco SPCA Animal Hospital: San Francisco (veterinary care assistance program for senior, disabled, or ill pet owners, spay/neuter assistance) [www.sfspca.org](http://www.sfspca.org)
- Santa Cruz SPCA: Santa Cruz (pet food, spay/neuter assistance) [www.santacruzspca.org](http://www.santacruzspca.org)
- Santa Maria Valley Humane Society: Santa Maria (spay/neuter assistance, microships, pet food bank) [www.smvhs.org](http://www.smvhs.org)
- SEAACA: Downey (veterinary medical care assistance, spay/neuter, vaccination assistance) [www.seaaca.org](http://www.seaaca.org)
- Sequoia Humane Society: Eureka (spay/neuter assistance) [www.sequoiahumane.org](http://www.sequoiahumane.org)
- Spay Neuter Animal Network (SPAN): Ventura (spay/neuter assistance) [www.spanonline.org](http://www.spanonline.org)
- SPCA of Monterey County: Monterey County (pet food, spay/neuter and vaccination assistance) [www.spcamc.org](http://www.spcamc.org)
- Starfleet Canine Aid Foundation: For dogs only in California. Assistance with unexpected medical bills that have a positive outcome. \$500 max donation. <http://www.starfleetcanineaid.org/>
- Tony La Russa's Animal Rescue Foundation: Walnut Creek (pet food, spay/neuter assistance, emergency veterinary assistance) [www.arf.net](http://www.arf.net)
- Vet SOS: San Francisco (free veterinary care and supplies for pets of the homeless) [www.vetsos.org](http://www.vetsos.org)
- Voice for the Animals Foundation: Santa Monica (veterinary care assistance) [www.vftafoundation.org](http://www.vftafoundation.org)

#### **Dog Breed specific veterinary care assistance programs**

- CorgiAid: [www.corgiaid.org](http://www.corgiaid.org)
- Special Needs Dobermans: [www.doberman911.org](http://www.doberman911.org)
- Dougal's Helping Paw (Scottish Terriers, West Highland White Terriers and other small, short-legged terriers): [www.welcome.to/douglasfund](http://www.welcome.to/douglasfund)
- Labrador Harbor: [www.labradorharbor.org](http://www.labradorharbor.org)
- Labmed: [www.labmed.org](http://www.labmed.org)
- Labrador Lifeline: [www.labradorlifeline.org](http://www.labradorlifeline.org)
- Westimed (West Highland White Terriers): [www.westimed.org](http://www.westimed.org)
- Pyramedic Trust (Great Pyrenees): [www.angelfire.com/bc2/pyramedica/summary.html](http://www.angelfire.com/bc2/pyramedica/summary.html)

#### **Veterinary care assistance for working/service dogs**

- Helping Harley Cancer Treatment Grant: <http://grants.landofpuregold.com>
- Assistance Dogs Special Allowance Program: [www.cdss.ca.gov/cdssweb?PG82.htm](http://www.cdss.ca.gov/cdssweb?PG82.htm)

#### **More Resources:**

Still looking for help?

- Your vet can submit an assistance request to the American Animal Hospital Association's "Helping Pets Fund." In order to qualify, your animal hospital must be AAHA accredited. To learn more about the program, visit the [AAHA website](#). >>Find an AAHA accredited hospital in your area.>>
- If you purchased your dog from a responsible breeder, check your contract to see if there is a health guarantee that covers your pet's ailment.