

It's heartbreaking to hear about people who have to surrender their pets due to financial difficulty. Job loss, disability, pet medical costs – all have the potential to put your pet ownership at risk. However, there are steps all pet parents can take NOW to minimize the chance that you will have to give up a loved companion animal in the scenarios above. The time to act is before a crisis hits. The following tips and resources can help you **prepare in advance** if you need to look for housing or if your pet experiences medical issues.

Pet Friendly Housing Tips

Take advantage of resources such as [Pet Friendly Housing](#), a national directory of Pet Friendly apartments when looking for properties to rent. The Humane Society of the United States also provides information on [Finding Animal Friendly Apartments](#).

Help with Pet Medical Bills

Coping with your pet's medical issues is stressful enough without having to worry about how or if you can afford to pay for their care. Again, the time to prepare is before you need to pay for care. Follow the simple suggestions below to help defray and cope with medical costs.

- Start a savings account for emergency veterinary care. Even \$5 per week can add up to a significant amount.
- Spay and neuter all your pets and practice good routine preventative care, including necessary vaccinations, heart worm and flea prevention.
- Keep your cats indoors to prevent injuries and diseases

If, despite your best planning efforts, your veterinary bills are piling up, ask your veterinarian if you can work out a payment plan. You can also contact your local shelter. Some shelters operate or know of local subsidized veterinary clinics or veterinary assistance programs.

While there are some groups that provide funding to pet owners for medical emergencies, many of these organizations have income limits or other approval criteria so be prepared to share your income and other information as you apply for help. You should also be aware that many are restricting grants or refusing new applications because their sources of funding are not robust.

We cannot emphasize enough that you should plan ahead for pet vet bills and start a pet emergency savings account. Just \$5 a week – about the cost of a high end coffee drink, would provide over \$250 after one year.

Finally, please note that PET SAVERS is providing these links for information purposes only and we DO NOT endorse or derive any revenue from any of these groups. Please read each of these organizations' information carefully and do your own research before making any decisions.

[The Assistance Dog United Campaign](#) - provides financial assistance to individuals who have the need for an assistance dog but have difficulty in raising the necessary funds and to people and programs whose purpose is to provide assistance dogs to people with disabilities.

www.assistedogunitedcampaign.org

Email: info@assistedogunitedcampaign.org

[The Big Hearts Fund](#) - The Big Hearts Fund is a 501c3 non-profit organization that raises funds and awareness for pets diagnosed with heart disease. They have begun accepting applications for financial aid and you can start your application via this link. Please make sure you read and understand the fund's application and acceptance policies. www.bigheartsfund.org

[The Brown Dog Foundation](#) - Brown Dog Foundation's mission is to offer pet owners in temporary financial crisis an alternative to euthanasia when their pet faces a treatable life-threatening condition in order to restore the quality of life for pet and owner. Use the online form to apply for assistance. www.browndogfoundation.org

[Feline Veterinary Emergency Assistance \(FVEAP\)](#) – Provides emergency financial assistance to cat and kitten guardians who are unable to afford veterinary services to save their companion when life-threatening illness or injury strikes. Seniors, people with disabilities, people who have lost their job, Good Samaritans who rescue an injured or ill cat or kitten - any of these folks may need emergency financial assistance. **Please note that their website says donations are down, so they may not be able to help at this time.** www.fveap.org

[International Association of Assistance Dogs Veterinary Partnership Program](#) - IAADP has established an emergency veterinary care fund to help IAADP Partner Members in the USA when their partnership is threatened by the need for high cost veterinary intervention beyond their ability to pay. This is a grant program with membership and other qualifications as listed on the website. www.iaadp.org/VCP.html

[Land of Pure Gold Foundation](#) (*assistance limited to working dogs diagnosed with cancer*)

The Land of Pure Gold Foundation provides financial aid for Working Dogs (Assistance, Detection, Search & Rescue, Law Enforcement, Military and Animal-Assisted Therapy Dogs) who have been diagnosed with cancer. If your dog meets these criteria you can find information about applying for a grant at www.grants.landofpuregold.com.

[The Magic Bullet Fund](#) – Fighting Canine Cancer One Dog at a Time. Generally, there is a 1-week to 2-week waiting time AFTER we have received your application and all financial information. The waiting time from that point depends on our ability to collect information from your clinic. **Applicant must read the "How it Works" section first and carefully follow all instructions before applying.** www.themagicbulletfund.org

[The Mosby Fund](#) - Organized exclusively to assist in the care of critically sick, injured, abused and neglected dogs through financial support and public education. Please read the "Apply for Assistance" page carefully as several restrictions apply. www.themosbyfoundation.org

[The Pet Fund](#) is a registered 501(c) 3 nonprofit association that provides financial assistance to owners of domestic animals who need non basic, non-emergency veterinary care. The funds are provided directly to the veterinarian once your application is approved. The link above will take you to information you need to begin the process of applying for funding but please note that the VERY FIRST STEP is to call them before beginning the online application process.

www.thepetfund.com

[The Prince Chunk Foundation](#) – (856) 302-6373 - is a 501(c) 3 nonprofit organization that enables pet owners to keep their pets during times of financial crisis by providing temporary assistance to pet owners throughout New York, Pennsylvania, New Jersey, and California. If you are struggling financially or anticipate lost income, you are strongly urged to pre-apply as it can take 2-3 weeks to process your application. www.princechunkfoundation.org

[RedRover Relief Fund](#) - The RedRover Relief program provides financial and emotional support to Good Samaritans, animal rescuers and pet owners to help them care for animals in life-threatening situations and resources to help victims of domestic violence escape abusive environments with their pets. Learn more about RedRover Relief grants and find out the eligibility requirements on their website under “Programs”. www.redrover.org

[Rose’s Fund for Animals](#) - (877) 505-4234 - will financially assist, to the best of their ability, pet owners and Good Samaritans who have an animal with a good prognosis for a healthy life, but who need financial help. Email: rosesfund@aol.com, or call (877) 505-4234. www.rosesfund.org

[SaveUsPets](#) - Save U.S.Pets Foundation, Inc. is an independent, all-volunteer, 501(c)(3) charitable organization dedicated to ensuring that no pet is denied lifesaving veterinary treatment because of its owner’s inability to pay. They support eligible grant requests for financial access to medical treatment of pets **as submitted by participating veterinarians. You must be a client of one of the participating veterinarians. Please read the “[Getting Help](#)” section carefully.** www.saveuspets.org

In addition to these organizations, you can apply for [Care Credit](#), a healthcare credit card that is accepted by many veterinarians. It covers annual exams, spaying/neutering, emergency care and more. WWW.Carecredit.com

Finally, you might consider Pet Health Insurance for the future, before a medical emergency happens. There are many companies that provide this service now, including [PetPlan](#), [Embrace Pet Insurance](#) and [VPI](#). The [ASPCA](#) also offers insurance. Make sure you check to see if you are eligible for discounts if you are a member of AARP, AAA or other groups. **The key point, again, is to apply before you think you need it.**