



Our pets are some of the most important members of our family. But what happens when they need veterinary care and you are struggling? It's a question that pet owners face in difficult times and particularly in the face of the recent pandemic.

There are many options out there, but it can be hard to know where to start. So we've rounded up a few items that you can research in your area to find the best solution for you and your pet.

A few things to consider before you start your research:

- Please do not leave a pet who is showing signs of pain or discomfort. Obviously physical issues are a concern – limping, bleeding, wounds, swelling etc, but pain can also show in the form of loud meowing/crying, hiding or acting withdrawn, increased aggression, rapid breathing or panting, changes in eating/drinking/bathroom habits, increased heart rate, change in grooming habits (lack of, or over grooming), decrease in energy levels, sleeplessness and more.
- As a pet owner in Ontario, a lack of funds/transportation is not an acceptable reason to not seek out veterinary attention. As their guardian, you are legally responsible for ensuring their health and well-being, and not leaving them to suffer.
- Plan ahead - plan BEFORE you have an emergency!
 - If you don't drive or live a distance from your vet, have a pet care plan in place in the event of an emergency (a friend or family member who can drive you, an emergency clinic already researched etc).
 - If you don't have access to emergency funds, consider pet insurance or start an "emergency pet fund" for your pet and save a small amount each month.
 - Check out the steps below and do your homework before your pet needs veterinary attention. Document your research and find the option that is best for you and your pet.

STEPS FOR PET OWNERS FACING DIFFICULT TIMES

Situation 1: Your pet is not seeming well and you need to get them to a vet – but you have no money.

What options are available for you?

- Contact your veterinarian
 - Inquire if they have a payment plan option. Most veterinarians are not able to offer this option to their clients, but it never hurts to ask.
 - Ask if they work with the Farley Foundation – a charity that works to assist pet owners in time of need. These funds can be used up quickly and not all vets work with the Farley Foundation, but again it doesn't hurt to ask.



- If you don't have a vet – contact local vet clinics in your area
 - Ask any of your questions to determine who you'd like to work with
 - Ask if they offer payment plans or work with the Farley Foundation.
 - If you live in an urban area, you might have access to a number of clinics close-by. If you live in a rural area, consider transportation as you may have to travel farther depending on the veterinary clinic you choose to work with.
- Explore the option of Pet Card – a company that will finance vet services via a credit card (you can call them and get approval quickly)
 - Visit their website: <https://www.petcard.ca/index.php>
 - Search for your community and find a list of vets that currently work with Pet Card
 - You can also call them for more information: 1-888-689-9876
- Contact a low-cost (income-based) clinic – these clinics offer lower cost services to those who can prove they have low income.
 - Search low-income vet clinics via google
 - Call to discuss your situation and determine if you qualify
- Contact your local Humane Society and see if they have any programs available
 - Note that they are charities and may not have a public full-service clinic, or have programs available

Do none of these finance options work?

- Talk to a friend or family member who might be willing to lend you some money and pay them back at a later date

Struggling to get transportation?

- Talk to a neighbour, friend or family member who might be able to assist you with transportation
- Have a list of taxi or transportation services that you can access in a pinch
- If you don't live near public transportation, consider who would be available if you needed them in an emergency outside of normal daytime hours
- Post on a local community board and see if other community members know of a transportation service or perhaps a service group who might be able to assist you

Exhausting All Options

If you have exhausted all options and cannot find a solution, you can also contact your local humane society to discuss the option of surrendering a pet. This is never an option that we want people to face, but surrender services are available for this reason. Please know that we are sympathetic to your case and happy to answer any questions.



Situation 2: You don't have money to purchase pet food and supplies this week.

What options are available for you?

- Contact your local food bank/salvation army/family and social services etc and ask if they carry pet food and supplies, kinds etc
- Contact your local humane society and ask if they are able to assist you (or help you to identify pet food banks in your area)
- Check low-cost options
 - Try dollar stores for things like pet dishes, litter boxes, collar and leashes, smaller bags of litter etc
 - Try thrift stores if you are looking for things such as food bowls, leashes, dog coats
 - If you are able to buy in bulk to save money, check your bulk food stores like Costco or Sam's club where they sell larger quantities of food and litter.

Situation 3: You want to ensure your pet is fixed/vaccinated/microchipped, but you are on a limited income.

What options are available for you?

- Contact your local humane society
 - Some offer low-cost spay neuter services, assistance programs or bursary programs
 - Some offer low-cost microchip services and/or annual low-cost clinics
 - Some offer low-cost rabies vaccinations and/or annual low-cost clinics
- Contact a low-cost (income-based) clinic – these clinics offer lower cost services to those who can prove they have low income.
 - Search low-income vet clinics via google
 - Call to discuss your situation and determine if you qualify
- Discuss with your vet or if you don't have a vet, contact local vets to inquire what their average costs are for spay/neuter
 - Determine if they offer a payment plan option
 - Do your homework and determine which vet is the best fit for your pet and family
 - Call those who partner with Pet Card Canada, a veterinary services financing company



Situation 4: Your pet is at the end of their life and you cannot afford humane euthanasia/cremation services.

What options are available to you?

- Contact your vet and determine if they have a payment plan option
- Contact PetCard and determine if your vet, or other local vets, have the option of using Pet Card, a veterinary services financing company
- Contact a low-cost (income-based) clinic – these clinics offer lower cost services to those who can prove they have low income.
 - Search low-income vet clinics via google
 - Call to discuss your situation and determine if you qualify
- Contact your local humane society and inquire if they offer low-cost euthanasia and/or cremation services

For other situations, follow similar guidelines:

- Call your vet to discuss options
- Contact other local vets for options
- Contact a low-cost clinic for options
- Contact your local humane society for options
- Talk to PetCard for financing services

We recognize that people will hit hard times in their life, often for reasons that are beyond their control. Our hope is that they can find resources to navigate these times WITH their pet, and get back on their feet as quickly as possible.