

How to Create a Veterinary Fund for Your Pet

Harley's Hope Foundation assistance is not intended to replace routine care. We seek to assist pet guardians with a history of taking care of their pets, who are facing situational changes/challenges that make it impossible to provide care at this time. If you recently adopted an animal knowing you couldn't provide veterinary care for illness or injury, if you continue to take in more pets knowing you can't provide care for the original pet, let alone the new additions, or if your pet has never received veterinary care, you are being negligent.

Everyone who contacts us states that they can't afford to provide their pets with routine veterinary care. Yet, time after time, when conducting home visits, we note that many clients are heavy smokers, or have electronics or items that could be pawned in order to cover the costs associated with routine or emergency care. It seems we always find money for the things we want, but never have money for the things we need, like adequate pet care.

The following is an excerpt from our HOPE Series workshop, *Create a Pet Plan for Life*. Anyone, even those living on fixed or low-income, can afford to create a fund, and will strive to do so if their pet means enough to them.

- If you have a pet, you should have a veterinarian lined up to care for that animal. You wouldn't bring a child into your home without choosing a pediatrician, would you? Consider your pet the same as a child - be there for them when they need help and plan ahead so you can provide that help. **They are depending on you.**
- Now that you've chosen a veterinarian, how do you pay for services? If you have credit, designate a card for veterinary expenses only. Set it apart from the rest of your cards so you're not tempted to use it for non-essential purchases.
- Or, apply for CareCredit - a special credit card designed just for veterinary costs. Don't wait for an emergency to do this! Go to www.carecredit.com or call 800-677-0718. Harley's Hope Foundation requires all applicants to apply for and be declined CareCredit before we will provide assistance.
- If you don't have credit or qualify for CareCredit, it becomes even more critical to create a veterinary fund and to add to it whenever possible. Hold a garage sale to get the fund going. Most people have items laying around the house that they never use. Solicit family members, neighbors, friends, and co-workers or members of your church to donate gently used items for the cause. People who can't/won't loan cash, may very well be willing to donate items. If you have friends with pets in the same situation, combine your efforts to hold a multi-family garage sale and split the proceeds. If you live in a neighborhood that won't attract bargain hunters, ask a local church if you may use their parking lot. Attach a theme to your garage sale and be creative in promoting it.
- Ways to feed your fund - income tax refunds, extra paycheck from months with three paydays, other unexpected windfalls. Get a piggybank and put loose change in there daily! Designate a small amount from your public assistance checks for animal care and be diligent about setting that money aside each month. Even \$5-10 a month adds up!

- Give up or cut back on bad habits - we all have them!:

Cigarettes - average cost of one pack in Colorado is \$5.96. If you smoke one pack a week, there's \$310 a year, which will cover an annual exam, blood work, and vaccinations - possibly an x-ray depending upon where you go for care. These annual exams are important in that they can detect problems before they become life-threatening or major. Annual care is far less expensive than an emergency, so do what you have to in order to provide this preventative care for your pet. Vaccinations alone will not protect your pet from cancer, diabetes, kidney failure, heart disease, genetic conditions, dental disease, and other life-threatening and chronic conditions.

Take-out coffee - average cost is \$3.00+/cup, 2 cups a week = \$312.00/yr. A lb. of coffee at the supermarket averages \$9.00 and makes *** cups.

Magazines - average cost is \$4.00 each, 1 magazine a week = \$208.00/year. Go to the library instead and read them for free or access on-line magazines.

Beer - average six-pack = \$6.00, 1 six-pack a week = \$312.00/year.

Fast food - average cost for one person = \$7.00 meal, 1 take-out meal a week = \$364.00/year. Not only will you have money for your pet's care if you eat at home, you'll probably be eating much healthier food.

Movie theater (family of 3) - tickets only = \$21/show. Add popcorn and drinks and you're averaging almost \$500 year to see one movie a month. Check out DVD's at the library for free or rent them for much less!

None of the expenditures above are essential and some of them can harm your health and the health of those around you, including your pets. Second-hand smoke is dangerous for all living things, not just humans. And, besides, organizations and veterinarians will be far more inclined to help if they know if you have made an effort to take responsibility for your animal's well-being.

- Utilize online fundraising sites and promote your pages via social media. Here are just a few:

www.Investedin.com
www.Chipin.com
www.GiveForward.com

- Lastly, know which of your family members or friends are able and willing to help out financially in case of an emergency. There is no welfare system for pets and no government-funded emergency room that must provide your pet with care. And, you cannot assume that small organizations like Harley's Hope Foundation will have funds when your pet needs help. **It's all up to you, so start planning today.**

Signature indicates client has received and read this document.

Date