



Teaching you to Save Money

[<< Blog Home](#)

## Save Money on Dogs: How to Get More Bark for Your Buck

■ Posted by [Guest Writer](#)

■ February 26, 2009

By Dr. Nancy Kay

These days people need to be creative thinkers in order to make their dollars stretch further. Not only does this apply to gasoline and groceries, but to pet health needs as well. If you find yourself in a financial pinch as many do these days, here are ten things you can do to economize while still doing a great job caring for your dog's health.

**Lay your financial cards on the table when talking with your vet:** Yes, this is difficult (talking "fleas" is one thing- having a candid conversation about your bank account is whole other ball game), but know that such discussion can open doors to options that make better financial sense. Rarely is there only one way to diagnose or treat a disease. You are entitled to an explanation of the risks and benefits of every single option, regardless of your financial status.

**Request a written cost estimate for veterinary services before they are provided:** How else can you possibly know if your bill will be \$200 or \$2,000? With an estimate in hand, you will avoid the element of surprise and won't end up paying for things you deem to be unnecessary. In no way does requesting an estimate reflect how much you love your pet; you are simply being fiscally responsible.

**Avoid overvaccinating your dog:** We used to think that distemper and parvovirus vaccines had to be given annually. We now know that these vaccinations provide a minimum of three year's worth of protection (once the puppy series has been completed). Kick the once a year vaccine habit. If your vaccine reminder card suggests otherwise, have a heart to heart conversation with your veterinarian.

**Don't neglect your dog's preventive health care:** Doing so could cost you money in the long run. For example, administering heartworm preventive is less expensive for you (not to mention, safer for your dog) than treating heartworm infection.

**Feed your dog less food:** Just like their humans, many dogs are overweight. Ask your vet for her honest opinion about your dog's waistline. If she agrees that your precious pup could lose a few pounds, try putting less food in the bowl. Not only will this new habit translate into cost savings, it will result in a healthier dog, and a healthier dog translates into fewer veterinary bills.

**Be a savvy consumer of supplements for your dog:** They are costly and, truth be told, most of them are a waste of money. Supplement suppliers want you to believe that your dog's good health, from puppyhood on, is dependent on their products. Avoid being seduced by their ads. If your dog is healthy and eating a balanced, complete diet, there really and truly is no need for supplements. When a medical situation arises that might benefit from supplements, utilize just the one that is recommended rather than paying for the three or four other combined products. Talk with your veterinarian about which supplements are worthy expenditures for your dog.

**Investigate creative options for paying your veterinary bills:** Who knows, perhaps the clinic administrator is willing to barter for product or services. Look into using a line of credit that can be used to pay for veterinary expenses. They are as easy to apply for as a department store credit card. When payment is due, the credit company pays the veterinary hospital and you repay the company. Such companies typically charge neither service fees nor interest for the first few months. This may be financially advantageous compared to paying the bill via your usual credit card.

**Consider investing in pet health insurance,** especially if you are inclined to take the "do-everything-possible" approach when it comes to your dog's health. Most health insurance providers will reimburse 80 percent of your out of pocket expenses. Do the math and determine if, in the long run, medical insurance for your dog makes financial sense. And, before you sign on the dotted line, make sure you are aware of the medical conditions (preexisting diseases, inherited disorders) that will be excluded for your dog.

**Price shop for your dog's prescriptions:** If the medication prescribed is a human drug, compare the human pharmacy price to what your veterinary hospital would charge. Big box or chain pharmacies purchase medications in bulk and can pass the savings onto you. Costco prices are usually some of the lowest and many human pharmacies offer substantial AAA discounts for pet prescriptions. For veterinary prescription items that you use on a regular basis (heartworm preventive, flea and tick control products, prescription diets), you might find the best savings via on line pharmacies.

**Scale back on the things that are not bare necessities:** Does your dog really need another new raincoat simply because it's a different color than the two she already has? Forget the raincoat- you'll be better off putting that money away for a rainy day!

Dr. Nancy Kay, a specialist in small animal internal medicine, is the author of *Speaking for Spot: Be the Advocate Your Dog Needs to Live a Happy, Healthy, Longer Life*. She can be reached at her website [Speaking For Spot](#) and you can also follow [Spot's Blog](#) (or [RSS Feed](#)).

[Email this](#) • [Save to del.icio.us](#) • [Stumble It!](#) • [Submit to Reddit](#) • [Digg This!](#)