

# Need Money for Vet Care?

## Suggestions for Raising Funds

**1. See if you can borrow money from family or friends.** After all, they know you and have a relationship with you. This is probably the first and best place to start when seeking financial help.

**2. Apply for a personal loan.** A personal loan is an unsecured loan (meaning it isn't secured with "collateral" like a house or car.) You can apply for personal loans at banks, credit unions or through online lenders. **You can still qualify for a personal loan even if you don't have great credit, but be aware that you will pay a higher interest rate.** Visit a site like [Credit Karma](#) and do a search on "personal loans" to generate a list of available lenders. You can also seek personal loans from credit unions, which often have lower interest rates, or check out lenders such as [Mariner Finance](#) or [OppLoans](#). **Personal loans are typically paid back over a specified period of time, in fixed monthly installments.**

**3. Pawn a valuable item to raise funds - what you need to know about pawn loans:**

**If you have no other options and need cash immediately, a pawnshop loan can be some help.** To get a pawn loan, you go to a pawnshop with something you own that you're willing to leave there as collateral. The shop assesses the item's value, condition and resale potential, then decides whether to offer you a loan. **A pawn loan doesn't require a credit check, bank account or co-signer. You must be 18 or older and show proof of your identity.** Pawnshops are in regular contact with law enforcement to avoid dealing in stolen goods, so the shop may require proof of purchase or ownership of the item. Items you can pawn vary by store and location. High-demand items typically include:

- Jewelry
- Firearms
- Musical instruments
- Current electronics
- Name-brand digital camera equipment



You then return within the agreed-upon time to pick up your item and pay off the loan (plus fees and interest). Fees vary by state and can include application and appraisal fees, plus insurance and storage charges. If you can't repay within the original term, you may be able to extend or renew the loan (depending on the laws in your area). If you can't repay the loan at all, the pawnshop sells your item to get its money back.

**The average pawnshop loan is about \$150.**

Source: <https://www.nerdwallet.com/blog/loans/pawnshop-loans/>

# Need Money for Vet Care?

## Suggestions for Raising Funds

### 4. Set up a crowdfunding campaign.

We recommend veterinary-specific crowdfunding platforms such as [CoFund My Pet](#) and [Waggle](#). All funds raised go directly to your treating veterinarian - they can't be used for any other purpose. **CoFund My Pet** issues a debit card to pet owners that can be used exclusively at their preferred veterinary hospital. **Waggle** pays your veterinarian directly. Sign up for **CoFund My Pet** at <https://app.cofundmypet.com/>. Sign up for **Waggle** at <https://pets.waggle.org/signup>

**GoFundMe** is a **free** (no sign-up fee) crowdfunding platform. Donors from all over the world can securely donate using any major credit or debit card. **There are transaction fees involved if you use GoFundMe - currently (in 2020) they are 2.9% + 30 cents per donation.** All donations go to the individual fundraiser. For more information or to set up a fundraising campaign, visit GoFundMe's web site: <https://www.gofundme.com/>

### 5. Contact your pet's breeder or the rescue group where you adopted your pet.

If your pet was purchased from a reputable breeder, in some cases you can return the pet if you cannot afford its veterinary care. Check your breeding contract or contact your breeder directly to find out what your options are. If you adopted your pet from a rescue group, reach out to them to see if they can offer any assistance.

### 6. Contact organizations that provide financial assistance to pet owners in need:

Do a Google search on "veterinary financial assistance" or "veterinary charitable assistance" to find a list of organizations that provide grants for veterinary care (a grant means you don't have to pay the money back.) You must complete an application for assistance and meet the organization's qualifying criteria. The average grant amount awarded is around \$500 (that may be significantly lower now due to COVID-19.) An approval of your request and release of funds can take up to a few days, but check with the specific organization for details.

### 7. Surrender your pet to your local Humane Society, SPCA, or a rescue group.

**As a last resort, if none of the above options are available to you, you may have to surrender your pet in order for him or her to receive the care that's needed.** This is known as "owner surrender," and while it is a heartbreaking option, it is something you may have to consider if there is no other way to pay for your pet's care. While this is an option of LAST RESORT and you should consider all the other options listed here FIRST, this might be your only choice you have if you have no money at all and your pet urgently needs veterinary care.

### WHAT 'OWNER SURRENDER' ENTAILS:

Once you surrender your pet, **the pet will not ordinarily be returned to you**, even if it recovers from its illness or injury. After treatment, the pet is put up for adoption and may go into foster care while awaiting a new home. Surrendering owners may have to pay a "surrender fee." Ask the individual organization about any applicable fees.