



MONEY WISE

VALUING PEOPLE. VALUING MONEY.
MANAGING IN TOUGH TIMES INITIATIVE



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THIS MONTH'S TOPIC: HOW TO SAVE MONEY AS A PET OWNER

Being a pet owner can be costly. In recent years, pet care costs have slowly risen. Pet food, veterinary bills, grooming, boarding, and toys can quickly add up. It is estimated that 15% of pet owners spend \$100 or more each month on their pets. Here are some simple ways that you can save money as a pet owner:

- **Visit your vet.** Visiting your vet will keep your pet healthy! Be sure to schedule regular check-ups, stay up to date on vaccines, and be sure that your pets are taking preventative flea and worm medication. Be sure to ask your vet about which vaccines are necessary for your pet – some animals, such as indoor cats, do not require the same vaccinations as others like outdoor cats. Staying on top of your pet's health care needs can save you from costly emergency vet visits and expensive procedures.
- **Take the first available appointment of the day.** If your pet is sick, try to schedule the first

available appointment of the day with your vet. That way, if your pet needs to have a procedure done that will take some time, you may be able to avoid keeping your pet at the vet overnight.

- **Be on the lookout for discounts.** Many vet offices will offer discounts on certain procedures, if you ask. Also, if your pet is prescribed a medication, ask your vet about using the generic rather than brand name version to save money.





- **Spay or neuter your pet.** If you haven't already, consider having your pet spayed or neutered. These procedures cut back on the risk for uterine, ovarian, and testicular cancers in animals. Many local shelters will provide these procedures at reduced or no cost.
- **Consider pet health insurance.** It may sound like a luxury but if you own a breed of pet that is known to have certain health issues, buying insurance when your pet is healthy can save you a lot of money later on. Pet health insurance is particularly useful in the event of an emergency vet visit or serious illness.
- **Feed your pet the right amount.** You may be surprised to learn that you are over-feeding your pet. Talk to your vet about the appropriate amount and type of food for your pet. Be careful about the amount of treats that you are feeding your pet throughout the day as well.
- **Be your pet's groomer.** Grooming your pet at home can save you a significant amount of money. Set aside time to regularly bathe and brush your pet. You may spend a little bit of money upfront on grooming supplies but you will save money in the long run. Also, be sure that you are brushing your pet's teeth. Dental hygiene issues can result in costly and sometimes serious heart and kidney problems.
- **Boarding.** Pet spas and hotels have become very popular over the past few years. Keep in mind that the two most important things to consider when boarding your pet are that the facility is comfortable and sanitary. While pet massages and aromatherapy may sound nice, they are by no means necessary and will only cost you more money. You may wish to consider hiring a pet sitter. There are a number of websites designed to match you and your pet with a local dog sitter who will either come to your home or watch your pet in their home.
- **Toys.** Before buying your pet another toy, ask yourself if they really need another toy. Pets are often entertained by a small number of toys. Also, when you buy a toy, be sure that you are buying a quality toy that will last you longer.

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