

# Need Funds 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 a local lender such as **Mariner Finance**, with offices in MD, PA, DE and VA. **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/>

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### 4. Set up a crowdfunding campaign.

**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 2019) they are 2.9% + 30 cents per donation.** For more information or to set up a fundraising campaign, visit GoFundMe's web site: <https://www.gofundme.com/>

You can also post your pet's story on **Waggle**, a new crowdfunding site that is dedicated to helping pet owners raise funds for veterinary care. All donated funds go directly to your treating veterinarian. Waggle's team of professional writers helps you craft your story - all you need to do is share it! You will need to (1) upload an invoice or cost estimate obtained from your veterinarian and, (2) provide the contact info for your veterinarian. Sign up for Waggle at <https://pets.waggle.org/signup>

### 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. 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. This is NEVER an option we recommend and we will do everything possible to help you avoid it - but please know that this is sometimes the only choice you have if you have no funds at all, and you want to provide the best care for your pet. Typically, you must also pay a "surrender fee" - the amount varies by organization.

### WHAT 'OWNER SURRENDER' ENTAILS:

Once you surrender your pet, **the pet will not be returned to you**, even if it recovers from its illness or injury. The pet will be put up for adoption and may go into foster care while awaiting a new home.

### 7. 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 charitable options for veterinary care. Each organization has their own rules and requirements for disbursing funds. **You must compete an application for assistance, and you must meet the organization's qualifying criteria. The typical award ranges from \$200 - \$500.** Below we have compiled our own partial list of organizations that provide grant-based financial assistance to pet owners in need (a grant means you do not have to pay the money back.)