

## How to Pay for Ferret Medical & Vet Care

Veterinarians can treat most ferret accidents and illnesses. But it comes at a price. There is a reason the Ferret Association adoption application starts with this note:

***Ferrets often get into trouble and vet care is expensive. If your adopted ferret, for example, should fall off the sofa next week, could you afford, charge, or raise \$1,200-\$1,500 for care?***

Pets give us so much. But owning a pet is a give and take. Providing time, love, food, shelter and medical care is your part of the bargain.

Sometimes people can get into financial situations they couldn't foresee: losing a job, family problems, or even your own healthcare costs.

However it happened, here you are with a sick or injured ferret and no money. There are things you can do! This toolkit offers suggestions; a combination of different ideas may solve your problem.

### Lowering the Bill

Animal hospitals are all different. Some are owned by the vet/s that work there, others are owned by big corporations. Likewise, prices are different from one to another. Usually you don't need an exotic specialist; ask any local vet if they see ferrets AND how many they treat. An experienced vet can handle many healthcare problems.

- Call around to compare costs for the office visit/exam.
- At your visit, ask for a treatment estimate. Estimates tend to be high (it's easier to tell you the actual cost was lower than to try to explain why it's more).
- If it's not an emergency, you can also call other vets to compare treatment costs. Vets usually charge based on their location, so a vet in New York City will charge a lot more than a vet upstate. If it can wait and you can travel, you might save a lot.
- If you live near a veterinary school, the school may have advanced students volunteering for clinic duty or be able to offer reduced prices for educational cases.
- Emergency care is the most expensive. Once your pet is stabilized, try to move him/her to a less expensive hospital. Make sure any test results or xrays are transferred, so you don't pay for the same test twice.
- Be honest about financial limits. Most vets want to help your pet and may be able to suggest lower cost options.
- Can anything safely be cut from treatment? You don't HAVE to send out a tumor sample to be analyzed. Maybe instead of a complete blood workup for suspected insulinoma, they can do an inexpensive blood glucose test. As soon as it's safe, take your pet home rather than keep it at the hospital. You can monitor their condition, too.
- Ask for a prescription for standard medicines. Animal hospitals charge a markup. MANY drugstores – including WalMart – can fill pet prescriptions for much less. If the drug doesn't have to start immediately, you can also compare prices with a service like 1800PetMeds.com.
- Ask about any discounts or financial aid. Some hospitals have a "needy pets" fund. A privately-owned practice may also have more price flexibility.

### Loans and Charge Accounts

A personal credit card, of course, is the easiest way to pay for unexpected bills. Here are other options if you don't have one.

- The Care Credit charge card is accepted at many animal hospitals. Staff can help you apply and if you pay the monthly minimum, they only start charging interest after a set number of months. Their site has a searchable database of accepting hospitals. <https://www.carecredit.com/vetmed/>
- If you have a retirement account, take a loan from it or temporarily stop contributions.
- Some companies let employees take a paycheck advance.
- If you have a bank or credit union, ask if they offer small personal loans.

### Low Cost Clinics/Grants

Some large spcas have reduced fee clinics but they may not treat ferrets and they are often booked far in advance. A small rescue group may only be able to suggest alternate hospitals.

There are a few nonprofit groups that offer grants, but **all** have limited funds. Some are restricted to specific regions or only fund veterans, the homeless, HIV-positive, disabled or senior owners. Most are only for cats/dogs and may only pay for part of treatment. Try google with search terms like “help for vet care” and you may find places to try.

## Fundraising

- Harness the power of social media to ask for donations from friends/family. No one person may be able to give or loan everything, but small \$5-\$10 donations will add up. Ask loved ones give to your pet’s care instead of birthday or Christmas gifts. If asking strangers, let them donate directly to the vet so they know you aren’t a scammer.
- Watches, jewelry or designer clothing can be sold at consignment stores, online sites, or consider using a pawn shop. <https://www.cheatsheet.com/money-career/secrets-you-dont-know-about-pawn-shops.html/>
- Do you make a terrific brownie? With permission, you can hold a bake sale at your workplace, church or school. Baking & selling pet treats is easy (there are lots of online recipes) and you won’t have to worry about meeting human food preparation standards.
- Take a part-time or temp job. Restaurants and retailers are begging for extra help right now.
- Waggle.org is a site that allows owners to fundraise for their pet’s medical needs. Work with your vet to upload treatment info and once approved, they’ll help showcase your pet. Money goes direct to the hospital. However, you must use one of their established veterinary partners or ask your vet to join. **Be aware there have been some negative reviews of this service and we do not have personal experience with it.**
- Cut down small regular expenses. Make your own coffee and brownbag lunch. Drink tap water instead of bottled or sodas. Give up professional hairstylists or manicures for a bit. Again, small amounts add up.

## Worst Case Scenario

You’ve applied, you’ve worked, and there just doesn’t seem to be any way you can pay a large vet bill. You may sincerely want to provide the best for the animal you love. **It doesn’t make you a bad person if you can’t do everything to keep your ferret alive.**

Shelters deal with economic realities daily. We always work with limited funds and have to weigh procedure costs against the benefits. How old is the ferret? How long will treatment prolong its life? Are there other complicating health issues? While I have gone all out to help one ferret, many times I have to tell the vet just make the animal comfortable, but no more. We give them love, reasonable medical treatment, and when its time, we let them go.

If that’s your only option, monitor your ferret’s comfort. There is no excuse to let an animal suffer. Simple euthanasia is not expensive at most animal hospitals. If you can’t even afford that, contact your area large humane society. Many will accept any animal for euthanasia.

## Get Cracking

“God helps those who help themselves” is a truism because it is true. When your pet becomes ill, start working on ways to help your pet right away.

We sincerely hope this guide will help you and your ferret.



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