



## Saving Money on Your Pets

The Motley Fool

By Elizabeth Brokamp

If you talk to my six-year-old son for more than a minute, you're likely to find out three things: 1) he loves all things Star Wars, 2) his dad sometimes sleeps naked (this is apparently hilarious party conversation for a kindergartener), and 3) he desperately wants a dog.

Thanks to our quarterly pest control service and allergies, we don't currently have any non-human creatures living in our house (that is, if you ignore the dust mites). But the truth is, even without the allergies, pets would be a tough sell to my ever-practical spouse. Like raising kids, raising pets can cost a lot of money - an estimated \$1,500 per year for a cat and even more for a dog - and involves an awful lot of responsibility.

But in an effort to lobby on our son's behalf (who can resist a little boy and his dog?), I've assembled some tips on how to save money on your pets. Whittling down the yearly expense to a respectable three figures would go a long way toward uniting Lukas with Yoda the dog and may save you some hard-earned money, too.

**Choose your vet wisely** . While quality of care is the most important concern, you'll want to take a look at their fees and services, too. Caring for animals, while hopefully a passionate mission for your vet, is also his business.

**Take time to think** . Pet owners often feel pressured to agree to high-priced treatments and preventive measures for their pets at the time of a vet visit. Begin practicing the words, "I'll have to think about it," and then research the options before your animal's next visit.

**Head to vet school** . Consider having your pet seen by upper-level students in a veterinary program. While you are assuming some risk by hiring a novice, remember that students are supervised by professors - folks with years of practical experience and book smarts to back them up.

**Fight the flab** . Just as humans suffer from a sedentary lifestyle and improper nutrition, so, too, can your pets. Keep your pet a proper weight through diet and exercise (cute workout gear is optional).

**Fences make for great neighbors and safer pets** . Keeping Fido fenced in and your cat Fifi inside can help keep them healthier by minimizing exposure to wild animals, parasites, injury, and other mishaps. This may also help reduce the number of "non-core" **immunizations** your pet should receive.



**Resist fads when it comes to your pets and their toys or accessories.** Often, you pay a premium for the novelty when Butch would be just as happy with a ball and a stick.

**Pet-proof your home .** Many foods (raisins, chocolate, and salt are just a few) that are harmless to humans can make your pet ill or even cause death. Common household products, plants, and medicines can also prove harmful. Familiarizing yourself with the household hazards and keeping them out of reach can protect both your pet and your wallet.

**Spay or neuter .** More mouths to feed means more money out of pocket, as well as lost time spent locating good homes.

**An ounce of prevention .** Maintain your pet's wellness by using preventives for fleas and heartworms and immunizing on schedule. Do have a discussion with your vet about which immunizations are absolutely essential versus which prevent diseases that are very rare and unlikely to affect your pet.

**Groom at home .** Bathing, brushing, and [clipping nails](#) are just a few of the hygiene routines you can try at home. Clipping anything on your pet can be tricky though, so be sure to ask your groomer or pet store for recommendations on nail trimmers, some of which have built-in safety features.

**Buy your pet's medications online.** Sites like [DiscountPetMedicines.com](http://DiscountPetMedicines.com) can offer you savings on non-emergency medicines, preventives, and medicine your pet will take long-term.

### **The jury's still out**

You know what they say about opinions, don't you? But when it comes to our pets, it seems we each have more than one. Here are a few of the money-saving ideas that provoked hot-and-heavy debate in the pet-loving community. Feel free to weigh in on the *GreenLight* discussion board with your take on these or any other money-saving ideas.

**Pure breed or mixed breed?** Some folks insist that buying a purebred, while costing more at the onset, can save you money longer term because you know its ancestry and physical characteristics (although neither of those is a guarantee of health). Fans of mixed breeds argue that pets without pedigree are less prone to the genetic defects of pets with "papers."

**Generic or gourmet?** Some folks swear by feeding their pets generic foods, arguing that the quality difference is negligible. Others say that higher quality (and more expensive) foods lead to a healthier animal and therefore save you money in the long run. Ask your vet to weigh in on what is best for your pet, given factors such as your pet's age, health, and activity level.

**Is pet insurance worth it?** Pet insurance doesn't typically cover routine care or pre-existing conditions, so you'll want to take a close look at whether, given your pet's health and age, what you'll have to pay is worth the peace of mind. If you're someone who will pay anything to save the life of your pet, for example, then pet insurance may be right for you.



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