



## The Factsheet Series

[www.secondhopecircle.org](http://www.secondhopecircle.org)

### **Pet Financial Factsheet for Ontario Pet Owners**

**Last Updated March 2015**

Sometimes even with the best of intentions and planning, pet owners can face the difficult situation of having little to no funds available to spend on their pet's care. This may include veterinary care or even food and other necessities. This factsheet explores different options that are open to pet owners living in Ontario. There may be some overlap with the 'Fundraising Factsheet'. Also included in this factsheet are options available to plan for pet related costs in advance.

Section 1 – Everyday Expenses (food, items, spay/neuter)

Section 2 – Large and Unexpected Expenses (vet care, special needs resources)

Section 3 – Future Expenses (Average cost of a pet, putting pets in your will)

#### *Section 1*

This section covers the everyday expenses of pet care. If you are having difficulty affording your pet's food, care items or more routine medical expenses then hopefully this section will help. Covering small ways to save as well as ways to get these items for almost no cost or free.

*Ways to find free/reduced-cost pet related items and food*

**Animal Lovers Sharing Donations FB Group** – Open to Canadians you can post items you have to donate or find items. Remember to post your location!

<https://www.facebook.com/groups/545436805520325/>

**Free Mania** – includes listings of free items and samples as well as coupons

<http://www.freemania.net/samples/pet.htm>

**FreeCycle** – a group format, this website allows you to find items that people in your community are willing to give away for free. Share items you no longer want and find items you can use!

<https://www.freecycle.org/browse/CA/Ontario>

**Pet Store Newsletters** – sign up for free email newsletters or flyers from your local pet store, this will alert you to deals and coupons that are available.

Pet Valu – <http://petvalu.com/flyer/>

Global Pet Foods – <http://www.globalpetfoods.com/flyer>

Petsmart – <http://pets.petsmart.com/local-ad/canada.shtml>

REN'S Pet Depot - <http://www.renspets.com/specials.html>

**SaveaLoonie** – List of pet coupons for Canada, lots of pet food related discounts available.

<http://www.savealoonie.com/samples-freebies/pet-samples-freebies/>

**MySavings** – Pet coupons.

<http://ca.mysavings.com/free-product-samples/pets-animals/>

**CanadaVetCoupons** – Pet coupons for medical related things (like flea prevention). <http://www.retailmenot.com/view/canadavet.com>

**Frugal Freebies** – Pet coupons.

<http://www.frugal-freebies.com/2011/06/free-pet-coupons-and-freebies-canada.html>

**Carpooling** – Don't have a car or want to save on gas? See if you can carpool to the veterinarian, pet store or groomer. There is probably someone heading that way! [http://www.carpoolworld.com/carpool\\_Ontario\\_CAN.html](http://www.carpoolworld.com/carpool_Ontario_CAN.html)

<http://findcarpool.ca/>

[http://www.erideshare.com/carpool.php?dprov=Canada\\_ON](http://www.erideshare.com/carpool.php?dprov=Canada_ON)

**Guelph Wellington Time Bank** – An innovative project that encourages people to help each other in the community. Take time to help a time bank member and receive help in return.

<http://www.transitionguelph.org/project-list/guelph-wellington-time-bank/>

**Kijiji** – While often used by people to give away pets, there are category listings for pet related items that will be in varying condition and cost. Always thoroughly wash items, check for broken pieces etc. before giving to your pet.

[www.kijiji.ca](http://www.kijiji.ca)

*Resources for food expenses (see above section on coupons as well)*

*Pet Food Banks*

**Pantry Four Paws** – Located in Hamilton, food bank for pets.

<http://www.pantryfourpaws.ca/>

**Project Maddie** – A pet specific food bank for the GTA, helps people with short time financial hardship as well as people with fixed income and disability and seniors for the longer term.

<http://www.projectmaddie.com/about/>

**Love Us For Life** – Grey-Bruce area pet food bank.

[http://www.loveusforlife.com/pet\\_food\\_bank.htm](http://www.loveusforlife.com/pet_food_bank.htm)

**Windsor Humane Society** – For short-term and emergency use call 519-966-5751. <http://windsorhumane.org/your-pet/pet-food-bank/>

**Toronto Humane Society** – Has a pet food bank program for short-term use.

<http://www.torontohumanesociety.com/education-and-advocacy/in-the-community>

**Hamilton Food Bank AniMeals Program** – Offers Pet food.

<http://www.n2ncentre.com/community-food-programs/food-bank-requirements/>

**PWA Pet Program** – Helps people living with HIV/AIDS with veterinary care costs and pet food in Toronto.

<http://www.pwatoronto.org/english/healthPromo.php#pet>

*Food Banks That Sometimes Have Pet Food*

**King Township Food Bank** – Offers pet food as well.

<http://www.kingtowshipfoodbank.ca/>

**Guelph Food Bank** – Offers pet food as well.

<http://www.spiritwind-christian-centre.ca/guelphfoodbank.html>

**The Caring Pet Cupboard** – Food bank that offers a pet food bank as well in St. Thomas/London.

<http://www.caringcupboard.ca/index.html>

**Daily Bread Food Bank** – Located in Toronto, sometimes has pet food available. <http://www.dailybread.ca/>

**Peterborough Pet Food Bank** – Offers pet food bank to those in need. [http://peterbropetsupport.com/peterborough\\_pet\\_food\\_bank](http://peterbropetsupport.com/peterborough_pet_food_bank)

**Waterloo Food Bank** – Offers pet food as well. <http://www.thefoodbank.ca/en/index.asp>

*Low cost spay neuter clinics in Ontario*

**Ontario SPCA** – Must call ahead to make an appointment, available in Barrie, Newmarket and St. Catherines (income level etc. does not matter this is available to all). Additional services like vaccines and microchips are also available.

<http://www.spayneuter.ontariospca.ca/>

**Clarington Animal Services Spay/Neuter Cat Clinic** – Available to people meeting requirements in Durham region (only for cats)

<http://www.clarington.net/index.php?content=townhall/animal-services/animal-spay-neuter-assistance>

**Fixed Fur Life** – Program located in Belleville ON.

<http://www.fixedfurlife.com/index.html>

**North Bay Humane Society Spay/Neuter Clinic** - Additional services like vaccines and microchips are also available.

<http://www.northbayhumanesociety.ca/programs-services/fix-your-pet/>

**Niagara Action for Animals SNIP** – This program helps people that cannot afford to spay/neuter their pets. Must provide proof of need.

<http://www.niagaraactionforanimals.org/programs.php>

**Toronto Animal Services Spay/Neuter Cat Clinic** – only for pet cats (no purebred cats) and ferals, available through Toronto Animal Services. Re-opening spring 2015.

<http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=e2fb7e60f0c31410VgnVCM10000071d60f89RCRD&vgnnextchannel=a9637729050f0410VgnVCM10000071d60f89RCRD>

**Toronto Street Cats Spay/Neuter Clinic** – For feral cats in Toronto.

<http://www.torontostreetcats.com/SpayClinics.html>

**Toronto Humane Society Spay/neuter Clinic** – For pet cats in Toronto.

<http://www.torontohumanesociety.com/what-we-do/spay-neuter>

**New Hope Animal Rescue TNR** – Guelph feral cat spay/neuter clinic.

<http://newhopeanimalrescue.ca/feral-cat-program/>

**Ottawa Spay/Neuter Clinic** – Provided through the city of Ottawa (cats & dogs) <http://ottawa.ca/en/residents/animals-and-pets/registration-and-regulations/spayneuter-clinic>

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**CanFix** – The Ontario Canine Spay Neuter Task Force (CanFix) focuses on First Nation Community needs to provide both logistical, educational and financial assistance to individuals or families in need, for the purpose of sterilizing their dogs. <http://canfix.org/>

**City of London Spay/Neuter** – stray/feral cats only, please contact Ron Oke ([roke@london.ca](mailto:roke@london.ca) or 519-661-2500 ext. 7368)

**East Village Animal Hospital** – low cost spay/neuter and veterinary services in London ON. Must make an appointment 519-455-3824. Additional services like vaccines and microchips are also available. <http://evah.ca>

**Kingston/Napanee Spay Neuter Clinic** – Must call to make an appointment 1 888-442-3686 (toll free) or 613-352-3333 (local). <http://www.kingstonnapaneespayneuterclinic.com>

**Windsor-Essex Spay/Neuter Clinic** – Must make an appointment ahead of time, open to anyone no matter geographic location or income, for stray or owned animals. <http://windsorhumane.org/clinic/about/>

**Feline Friends Network** – Offers spay/neuter clinic to people with financial need as well as a TNR program - Perth County Ontario. <http://www.felinefriends.ca/programs.html>

**PWA Pet Program** – Helps people living with HIV/AIDS with veterinary care costs (including spay/neuter and vaccines) and pet food in Toronto. <http://www.pwatoronto.org/english/healthPromo.php#pet>

*Microchip and Vaccination clinics in Ontario (please see above section as some spay/neuter clinics also offer microchip services)*

**The Animal Guardian Society Microchip Clinic** – Appointment required, clinics hosted 1-2 times per month, chip costs \$30.

<http://www.animalguardian.org/about/services/microchip-your-pet/>

**Ottawa Humane Society Microchip Clinics** – Hosted once per month, \$50 for one pet and \$25 for additional pets. In Ottawa micro chipping your pet reduces the cost of the city pet license (required by law).

<http://ottawahumane.ca/your-pets/microchip.cfm>

**Low Cost Rabies Clinic** – Provided by the Simcoe Muskoka District Health Unit.

<http://www.simcoemuskokahealth.org/topics/Rabies/lowcostclinics.aspx>

## *Section 2*

This section will cover large costs associated with pet care as well as supplies and misc pet related costs. If you have just found out your pet requires an expensive surgery or long term care then this section will hopefully point you to some resources available to people in Ontario.

*Organizations/Websites giving financial aid for vet care (Ontario)*

**The Farley Foundation** - Helps low-income seniors & people with disabilities pay for veterinary care for their pets (Through the OVMA)



<http://www.farleyfoundation.org/>

**Bunnies In Need (BIN)** - Helps raise funds for bunnies and rats requiring non-routine medical procedures. <http://bunniesinneed.net/>

**Pet Trust Fund** – Available to residents in Chatham-Kent that have exhausted all other options, please contact for more information.

<http://www.ckvets.com/service/payment-options/>

**Community Veterinary Outreach** – Offers veterinary support to the pets of homeless people in Ottawa. <http://vetoutreach.org/about-us/>

**HAV Coalition of Waterloo** – Offers veterinary support to the pets of homeless people in Kitchener/Waterloo. <http://havcoalition.ca/services/>

**Hypertension Clinical Trial** – Pet cats may qualify for this clinical trial, and can receive compensation towards veterinary care. Check the website to see if your cat qualifies. <http://www.mycatcanhelp.com/frequently-asked-questions/>

**Land of Pure Gold Foundation** – Offers \$1000 grants for cancer treatment for working dogs (therapy, search & rescue, military etc.) throughout North America. <http://grants.landofpuregold.com/>

**Guide Dog Assistance Fund** – Helps to fund emergency/unexpected care for working guide dogs (trained at registered schools) living in Canada. Will fund before care and up to three months after care.

<http://www.cnib.ca/en/living/guide-dog/assistance/>

**God's Creatures Ministry Fund** – Located in the States but will help in Canada when they can. Must register and will receive a fundraising form. Grants to help with veterinary costs are normally \$50.

<http://www.all-creatures.org/gcm/help-cf.html>

**Silver Paws** – is an organization under the Humane Society of Canada that helps senior citizens and their pets stay together by helping out with veterinary costs. <http://www.silverpaws.org>

*Financing Options for Veterinary Expenses (credit, fundraising etc.)*

**PetCard** – A credit card specifically designed for veterinary costs. This can provide a financing option for people who cannot afford all of the expense at once and would prefer to pay it off over time.

<http://petcard.ca/>

**Medicaid** – Another financing option for veterinary costs, pet food and other pet related costs. <https://www.medicard.com/veterinary-services.php>

**Indiegogo** – a website designed to help people fund ideas through an online community. You could post a veterinary expense. A percentage of funds raised goes to Indiegogo and there is also a transfer fee since we are in Canada. Make sure you know these details before creating your profile.

<http://www.indiegogo.com/>

**Humane Society of the United States** – A page offering information and suggestions of how to speak with your vet about payment plans, fundraising ideas and organizations that can help with veterinary expenses (in the States).

[http://www.humanesociety.org/animals/resources/tips/trouble\\_affording\\_veterinary\\_care.html](http://www.humanesociety.org/animals/resources/tips/trouble_affording_veterinary_care.html)

**Fundraising Suggestions** – Ideas on how to raise funds for veterinary care, written by Red Rover and directed at the States but has many useful suggestions. Please check out the SHC Fundraising Factsheet for Canadian specific ideas as well.

<http://www.uan.org/index.cfm?navid=162>

*Lists of Organizations/Websites giving financial aid (USA)*

**List of Financial Aid Orgs** – Lists financial aid organizations available in the United States, a couple may help Canadians.

<http://pгаа.com/index.php/financial-aid-for-pets/>

**“Having Trouble Affording Your Pet”** – Article written by the Humane Society of the United States. While directed at the US there are a few organizations listed for Canada and may be a good general resource.

[http://www.humanesociety.org/animals/resources/tips/trouble\\_affording\\_pet.html?credit=web#Below](http://www.humanesociety.org/animals/resources/tips/trouble_affording_pet.html?credit=web#Below)

**National Humane Society Veterinary Care Help** – This is a list of general orgs and breed specific as well as state-by-state. They do list Canada but only two organizations that we have already listed on this factsheet. US Organizations may help Canadians so it doesn't hurt to ask!

[http://www.humanesocietynational.org/veterinary\\_care\\_help.html](http://www.humanesocietynational.org/veterinary_care_help.html)

**Handicapped Pets Foundation List** – These organizations provide financial aid to pet owners, with a focus on special needs pets. Most orgs listed are for the

US but again it doesn't hurt to ask.

<http://www.handicappedpets.com/index.php/financial-aid-for-pets.html>

*Additional Assistance Programs (not exclusively for vet care)*

**Leggings for Life** - not-for-profit group connecting animals who need custom leggings to protect their legs from ulcerations or assist with walking, with individuals who can crochet these leggings. Generally for pets who have limited use of some of their legs (drag their legs etc). Located in the States but also helps animals around the world. <https://www.facebook.com/Leggingsforlife>

**Assistance Dog United Campaign** – Helps persons with disabilities who need a service dog but cannot afford to get one, offered throughout North America. <http://www.assistedogunitedcampaign.org/index.html>

**OVC Blood Donor Program** – If your dog meets the guidelines and qualifications to be in the blood donor program (and follows their donation schedule) you will receive some basic veterinary care as well as dog food for free. The Ontario Veterinary College is located in Guelph ON. <http://www.ovc.uoguelph.ca/hsc/en/aboutovchealthsciences/BloodDonor.asp>

**Handicapped Pets Foundation** – Helps disabled and senior pets by donating mobility aid to them. Based in the States but welcome application from Canada. <http://www.hpets.org/>

**Diabetic Cats in Need** – Compassionate Assistance Program helps diabetic pets and low income owners acquire insulin and testing supplies. <http://fdmb-cin.blogspot.ca/p/compassionate-assistance-program.html>

**3D Printed Wheelchair** – Bubbles the dachshund was printed a wheelchair by her guardians and now they offer to create wheelchairs for other pets in need (simply pay cost of materials and shipping). Wheelchair plans are also offered for free if you have access to a 3D printer. (Many schools and universities now have 3D printers so you could approach one and ask to work together to get a wheelchair printed)

<https://www.facebook.com/Bubbles2legs>

**Rolling Dog Project** – Provides free pet wheel chairs to pets in need.

<https://www.facebook.com/TheRollingDogProject>

### *Section 3*

This section covers how to plan for pet related expenses to reduce worry and the chance that you will be unable to afford your pets in the future.

*Plan for costs of caring for a pet*

**Cost of owning a pet in 2012** – These are the average costs of owning a cat/dog in 2012 for Canadians, presented by the Ontario Veterinary Medical Association. <http://publications.ovma.org/i/84176>

*Pet insurance (only for cats and dogs in Canada)*

\*We do not necessarily endorse any of these insurance plans, please look through them all carefully and decide whether one will be beneficial to your family. It's usually best to get a plan

when you first get a pet, ask your veterinarian for more information about insurance plans and which ones they accept.

**Pet Care Insurance** – <http://www.petcareinsurance.com/index.asp>

**OSPCA Pet Insurance** – <http://www.ospcainsurance.ca/index.asp>

**President's Choice Pet Insurance** – <http://www.pcfincial.ca/english/pet-insurance/pet>

**Pet Secure Pet Insurance** – <http://www.petsecure.com/index.aspx>

**Vet Insurance** – <http://www.vetinsurance.com/>

**Quick Care Pet Insurance** –  
<http://www.quickcarepetinsurance.com/can/index.asp>

**PurinaCare Pet Health Insurance** – <http://www.purinacare.ca/index.aspx>

**Trupanion** - <http://trupanion.com/canada>

**Walmart Pet Health Insurance** - <https://www.walmart-pets.ca/quote/qstep1.aspx?lang=en>

*Information about providing for your pet when you are not able to*

**Creating a will & providing for pets** – Brief article on how to create a will with your pets in mind.

<http://www.ctv.ca/CTVNews/CanadaAMColumns/20110224/foran-blog-wills-110224/>

**Will and Testament FAQ** – A couple questions answered for wills and pets in Canada. [http://wiki.lawdepot.com/wiki/Last\\_Will\\_and\\_Testament\\_FAQ\\_-\\_Canada#Pets\\_and\\_Pet\\_Guardians](http://wiki.lawdepot.com/wiki/Last_Will_and_Testament_FAQ_-_Canada#Pets_and_Pet_Guardians)

**Providing for your pets** – Another article on how to provide for your pets in your will. <http://www.examiner.com/canada-animal-news-in-canada/who-will-care-for-your-pets-when-you-die>

**Passing it on to pets** – presented by Canadian Lawyers website <http://canadian-lawyers.ca/Understand-Your-Legal-Issue/Wills-Estates-and-Trusts/Estate-Planning/Passing-it-on-to-Pets.html>

**Why pets should be parts of your will** – Talks about a useful book that describes how to put your pets into your will <http://www.moneyville.ca/blog/post/1182701--why-pets-should-be-part-of-your-will?bn=1>

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