

Claw back your cash

by **Andrew Bucher**
Vet and animal finance expert

WITH Christmas finished, are you feeling the pinch?

Feeding and caring for a pet can be a difficult cost to meet at any time, but if festivities have emptied your coffers you may be tempted to cut back.

But your pet does not have to go without because you are on a budget. Just follow my tips on getting the best value for money.

Shop online

Pet supplies can be up to 30 per cent cheaper online.

With food, buy in bulk if you can. Bigger bags will be more cost-effective in the long run. Medicines are cheaper online too, which is a big help if your pet has a long-term condition.

Browse the web for discount codes from sites such as myvouchercode.co.uk or hotukdeals.com – you could get more than 10 per cent off your order.

Ask for help

If you are struggling to cope with care costs, help is out there.

From April it will be law to microchip dogs so there is a better chance of owners being found if dogs go missing. Some charities, such as the Dogs Trust, can fit chips for free.

Also, if you are getting benefits such as Universal Credit, council tax support or housing benefit and are unable to meet the cost of vet bills, the PDSA may be able to secure free treatment for your poorly animal.

Get insurance

Pet insurance can be a lifeline if your animal falls ill, but shop carefully.

It is best to insure your pet before they reach the age of seven because many insurers turn older animals away.

Also most insurers will not cover the cost of treatment related to a pre-existing medical condition. Use comparison



websites to make sure you get a competitive deal.

Open a savings account

How much do you spend on your pet each month? It is a great idea to open a savings account so you can manage your pet budget.

If you cannot afford pet insurance, I would advise putting aside between £50 and £70 a month so you can cope with a medical emergency.

Then if your pet remains well, you will have more money for healthy treats.

Don't forget the vet

Prevention is better than cure. I have had to put animals down that could have easily been saved had their owners reported health problems before they spiralled out of control.

I advise taking your animal for a health check at the vet once a year.

The earlier problems are detected, the easier they are to manage.

Neutering a pet is also a wise move. Not only does it prevent unwanted pregnancies, it reduces the risk of a range of costly health problems.

■ Visit Andrew's website at www.medicanimal.com.

DIET FOR APPY BUNNIES

WORRIED your rabbit is piling on the pounds?

If you are concerned you've been overfeeding your bunny, the Rabbit Nutrition app might help you get back on track.

It is free for iPhone users and helps you estimate the

proper serving size for your pet. It even gives information on the standard adult weight for your particular breed.

If bunnies aren't your bag, the settings also allow you to calculate food intake for ferrets, gerbils, guinea pigs and other small animals.

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