



## Eight Strategies to Help Your Clients Face Financial Challenges

by Dana Durrance, M.A.

♪“Money...it’s a gas; grab that cash with both hands and make a stash.”♪\*

Most of the veterinarians and staff members I know like their jobs (on most days!) Like everyone else, they certainly do have their gripes.

I’m sure you can guess what one of their main complaints is...yep, it’s money-- trying to make money, asking clients for money, arguing about money, blah, blah, blah.

True or false? Dealing with money is one of the hardest parts of working in an animal-related job. The answer is overwhelmingly true.

Why? As a co-owner of a pet hospital and the wife of a veterinarian, I could list a bunch of reasons and I’m sure you could, too. However, I do have my top five. (Feel free to nod your head in agreement as we go). They are:

1. Although getting closer, pets have not reached full-fledged “family” status in our society, so it’s difficult for some people to justify their medical costs.
2. Some veterinarians undercharge for their services, thus devaluing the profession and sabotaging the efforts of other veterinarians who are trying to charge appropriately.
3. The general public is totally ignorant about how inexpensive veterinary care really is. (The average hysterectomy at a human hospital runs about \$8000 dollars. What do you usually charge for a spay)?
4. Most people do not plan well for the financial responsibility of owning a pet.
5. A veterinarian’s compassion is too often measured in a monetary way.



Oh what a lovely quandary you are in. You want to pay off your student loans, earn a decent living, and enjoy the fruits of your hard work. After all, you have put a TON of work into your profession and you deserve to receive a financial reward. But out there are these pet owners who are masters of the guilt trip if you ask for appropriate fees. After all, if you really cared about their pets, you’d do everything for free right?

♪ “Money... so they say; is the root of all evil today.” ♪ \*

How come people don’t walk into the gas station and say, “if you really cared about me, you’d give me this gas for free?” The only thing I can come up with is that people don’t plan for the responsibilities of owning a pet, like medical care, dental care etc. So, when the pets get sick, they’re caught off guard. Who’s the perfect scapegoat? You are. After all, they imply, if you really cared, you’d help their pets at little or no charge.

“Don’t you love animals?”

“Are you going to just sit there and let my pet die?”



(Cont.)

“What kind of cold-hearted person are you?”

“Are you telling me I have to choose between my rent and saving my dog?”

And, my personal favorite,

“So, I have to choose between buying my kids Christmas presents, or letting their dog die?”

(Insert your personal favorite here).

Rock. Hard place. You. Smack dab in the middle. What do you do? I’ve listed a few ideas at the end of this article, but my first suggestion would be to vanquish the guilt. Guilt has no business here. It’s not appropriate and should not be let in. Say this aloud with me, “money has NOTHING to do with how much I care.” You must uncouple compassion from money immediately. You can be a very kind, caring person and still expect to be paid appropriately for your services. How can you stay in business and provide quality medical care otherwise? Don’t let yourself be manipulated in this way and know what to say if you feel that is happening (see below).

My other suggestion would be to know and believe in the value of your services. If people don’t understand how valuable your expertise is...educate them. I once heard a client say, “so, how does a person become a veterinarian? Do they go to school for a couple of months?” That may sound unbelievable, but those people are out there.

♪ “Money... get back; I’m all right Jack keep your hands off my stack.” ♪ \*

The bottom line is that you will always have to deal with money issues. Stand your ground and don’t let it ruin your love of your profession. Know that what you do is amazing and believe that pets deserve top-notch medical care. Know, too, that you deserve to be paid well for the top-notch care that you provide.

Strategies in working with financial constraints:

1. Provide written estimates and prepare clients for future expenses. Ask clients to sign the estimate and give a range for potential costs. Always leave a cushion and provide a total. Clients will be happy if the total comes in under the estimate. If you do deduct or provide anything complimentary, make a note of that on the bill.
2. Promote pet health insurance.
3. Depersonalize angry clients’ comments. Pet owners may vent their frustrations, but it’s the situation, not you. Talk with clients to let them know that you are on their side. “I know that you love your pet. Your ability to pay has nothing to do with how much you love him/her. Just as your financial limits do not reflect how much you care, my financial limits do not reflect how much I care.”
4. Show clients the cost behind your fees. Explain the procedures you’ll perform and use hospital tours, handouts, models, and pictures to educate them about your services. Help them to understand what they’re money is buying and what expenses the hospital incurs.
5. Describe your feelings. Clients will relate better if they know that you understand and care. “I do love animals and I feel frustrated too when I can’t provide free treatment.”
6. Talk with the client about alternatives while keeping the financial responsibility on the client (care credit, an advance on a paycheck, using a credit card from a relative or friend).
7. In very special situations, explore the option of a client subsidy fund (if you have one or if you want to create one). You can find listings for many of these funds at <https://www.humanesociety.org/resources/are-you-having-trouble-affording-your-pet> and <https://www.avma.org/resources/pet-owners/yourvet/financial-assistance-veterinary-care-costs>
8. Make consistent decisions. If you decide to reduce a fee or provide a service at no charge, consider the future consequences. You may face more problems when word gets around and other people expect the same treatment.

\*Pink Floyd. “Money” The Dark Side of the Moon. (1973).

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