

Cost-cutting ways to care for your pet

Money expert and pet parent to two adorable pooches, Barney and Bertie, Jane Hawkes, aka Lady Janey, shares her savvy ways to keep down the cost of looking after your pet...

The increasing cost of everything means caring for a pet may be putting additional strain on tight household budgets. But there are ways to make smart savings and look after your pet on a budget. Here, Jane explains...

Insurance

Compare prices

Jane says: 'Using a comparison site is a good idea when sourcing the best cover for your pet. Savings on insurance costs can be made by opting for multi-pet policies if you have more than one pet. Adjusting the excess and amount of cover can also help to reduce premiums.'

Don't renew

Jane says: 'Not renewing your current policy when it runs out and sourcing a new policy with the same company instead can result in a lower premium. But consider this cost-saving option carefully if your pet has pre-existing conditions,

as these are likely to be excluded from new policies.'

Food

Bulk-buy

Jane says: 'Bulk-buy pet food to benefit from discounts. Significant savings can be made over time, especially if you have more than one pet or your pet has a specialist diet. Look out for multipacks and try to stock up while offers are running.'

Sign up for discounts

Jane says: 'Sign up to email alerts for your favourite pet food brands to be the first to hear about promotions and special offers, and join loyalty schemes to benefit from further discounts and rewards.'

Consider a subscription service

Jane says: 'Consider using a pet subscription service to buy pet food in bulk, or purchase direct from a wholesaler. Alternatively, source a brand that has lower overheads with no physical store presence such as csjk9.com and save on postage costs by picking up from the local supplier.'

Buy dry

Jane says: 'Dry food tends to be the cheaper option, but check price per kilo to ensure you're getting the most for your money. Store pet food according to instructions to elongate its use, and measure out portions to avoid waste.'

Make treats

Jane says: 'Making

your own tasty pet treats can be cost-effective, and cheap and affordable recipes can be found by visiting thekennelclub.org.uk and searching 'cheap and affordable treats' or at battersea.org.uk by searching "treats". But some foods may not be suitable for your pet, so check before you feed them anything new. Peanut butter must be xylitol free, as this artificial sweetener is toxic to dogs.'

Buy budget

Jane says: 'Although some budget pet food may lack key nutrients required for a balanced diet, others come without the high price tag but may be just as nutritious as expensive brands. Supermarket own brands tend to generally offer good value for money. Mixing your pet's regular

food with a cheaper brand will make it stretch further without compromising on nutritional value.'

Use cashback

Jane says: 'Use cashback sites and apps like JamDoughnut, TopCashback and Quidco to make money as you spend it. Specialist membership websites such as Pooch Pass provide access to discounts and deals from a variety of leading brands covering a range of services and products for your four-legged friends. It's also worth mentioning that if you find yourself in financial difficulty, you may be eligible for help from pet food banks and charities.'

Vet care

Keep treatments up to date

Jane says: 'Prevention is always better than cure. Keeping your pets healthy is more cost-effective in the long term compared to vet's bills for ailments caused by

poor nutrition and health care. Try to keep flea and worming treatments up to date. It can be cost-effective to have a monthly pet care payment with the inclusion of regular check-ups and vaccinations.'

Price compare

Jane says: 'The Royal College of Veterinary Surgeons has no specific jurisdiction under the Vet Surgeons Act 1966 to set statutory charges. Vets can set their own rates and these can vary depending on the company and the location. Cost may also be higher for out-of-hours treatment and also weekends and evenings. Check the RCVS website for a list of local practices to compare charges. Depending on the ailment it could also be up to 50 per cent cheaper to see a veterinary nurse as opposed to a veterinarian.'

Check your eligibility for discounts

Jane says: 'If you require financial support in looking

after your pets, check your eligibility to receive free or discounted treatment from animal charities. For example, if you receive certain benefits and live in the catchment postcode of a PDSA pet hospital or pet care scheme, you should be able to get access to discounted, free or low-cost treatments and medication. Prices can typically be 20-30 per cent less than those charged at a private practice, and there is no limit to the number of pets that can be registered.'

If you get caught out with a big vet bill, Jane recommends using a 0% interest credit card and setting up regular repayments, or looking into a payment plan as a budgeting tool to spread costs.

Jane says: 'Ask if your local practice is registered with a credit loan company. For example, Carefree Credit loans are interest-free, low-cost payment options for eligible pet owners. Payments are collected by

direct debit over a period ranging from six months to three years — at an affordable rate.'

Source medication

Jane says: 'Depending on the ailment and specified treatment, obtain a prescription from your vet and pick up medications yourself at a high-street pharmacy or online pharmacist for pets, such as animedirect.co.uk. Look out for the Veterinary Medicines Directorate accredited retailer badge to check that the company is registered to dispense prescriptions for pets.'

Daycare

Make savvy choices

Jane says: 'To save money on care for your pets when you are at work or away, create a spreadsheet and compare prices across providers. Look at possible package deals where multiple services are offered at discounted prices, introductory offers or first-visit discounts. Do you need a solo dog walker, a home visit, group dog walker, one-hour sessions or day sessions? Making a savvy choice could make all the difference to the cost. Check your chosen dog walker has appropriate insurance and is registered with the local council.'

● Follow Jane's money-saving advice at ladyjaney.co.uk



Jane and her dogs Barney and Bertie



Jane and Barney