

Talking Money with Veterinary Clients: Solution-based Strategies & Tactics

RACE-Approved, 1.5 Hour CE Course



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Introduction

Pet owners love their pets and they're spending plenty of money on them. However, many pet owners feel that veterinary care is expensive, and too often think of it as non-essential unless their pets are sick. In addition, some pet owners simply can't afford the medical care they want for their pets due to budgetary constraints.

Practices need to face the financial concerns their clients have about veterinary care head on. They can do this by committing to having more open conversations about money with their clients. They can also take it a step further by providing financial solutions, like introducing clients to pet insurance or third party financing, which can help them provide their pets the care they need with less financial strain.

This course is designed to help you understand current trends in veterinary care spending as well as strategies for providing your clients with realistic solutions. It also covers tactics to help turn those strategies into action. However, before we can get into strategies and tactics, it's important to understand the context. For instance, how do pet owners view their pets? How are they spending money on them? What do they think about the costs of veterinary care?

Chapter 1: Consumer Spending Trends and Demographics

In this first chapter, we will take a look at how pet owners feel about their pets and how they're spending money on them. We will also examine trends in veterinary usage and demographics that are impacting the veterinary industry.



Americans love their pets, as represented by the billions of dollars they spend on them each year!

Pets Are Part of the Family

As someone who works in the veterinary industry, you know how much pet owners love their pets. In fact, the human-animal bond has been strengthening over the years, and pets have taken a central place in our homes, our families, and our hearts. We welcome pets into our lives for a number of reasons at different stages. For instance:

- To fill the gap while young adults wait to have children
- As “siblings” or playmates for children in the home
- For companionship to empty nesters and senior adults

Our closeness to our pets has affected how—and how much—we spend on them. Judging from the billions of dollars Americans spend on our dogs and cats every year, we want the very best for them in all areas from toys and supplies to nutrition and healthcare.

How Much Do Pet Owners Spend on Pets?

The answer is quite a lot! As pets have become more and more central to our lives, US consumer spending on pet care has continued to rise. Just look at the jump in the last few years alone – from \$90.5 billion in 2018 to an estimated \$99 billion in 2020.

US Pet Industry Expenditures*

Year	Billions of Dollars
2018	\$90.5
2019	\$95.7
2020	\$99.00 (estimated)

The 2020 estimate was prior to the coronavirus pandemic. However, spending on pet care increased even during the years of the recession in the late 2000s, therefore, it is very possible that pet expenditures will continue, especially as many people are working from home and spending more time than ever with their pets.

As with the recession in the late 2000s, while pet owners may cut spending in areas such as dining and travel in response to the coronavirus pandemic, they keep spending on their pets. In addition to

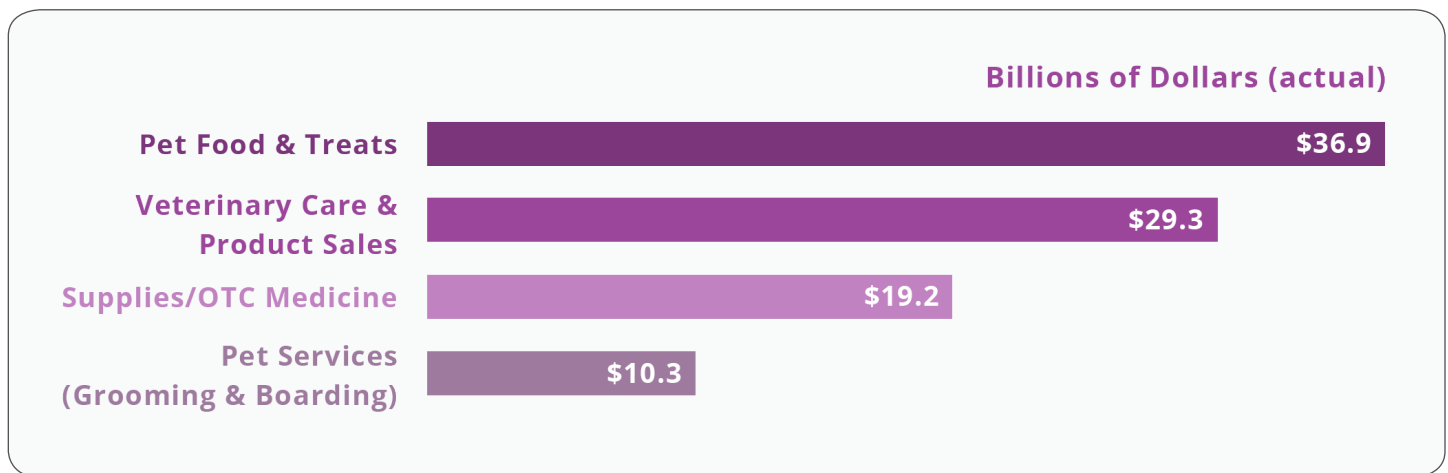
*Source: American Pet Products Association, http://www.americanpetproducts.org/press_industrytrends.asp

seeing pets as part of our families (and worth every dollar!), many of us find comfort in our four-legged companions, especially during hard times.

Where Is That Money Going?

When you look at the breakdown of spending by pet owners, you'll notice that veterinary care is in the second spot only behind food. Supplies and over-the-counter medicine come in at a close third.

Estimated 2019 Sales Within the US Market*



The fact that veterinary care is near the top of the list shows the strength of the human-animal bond. Many pet owners will do anything for their pets and want the same kind of high quality medical care for them that is available to people. That's good news for the veterinary industry. However, a closer look at veterinary spending growth, usage trends, and shifting demographics reveals some concerning patterns.

Veterinary Care Spending

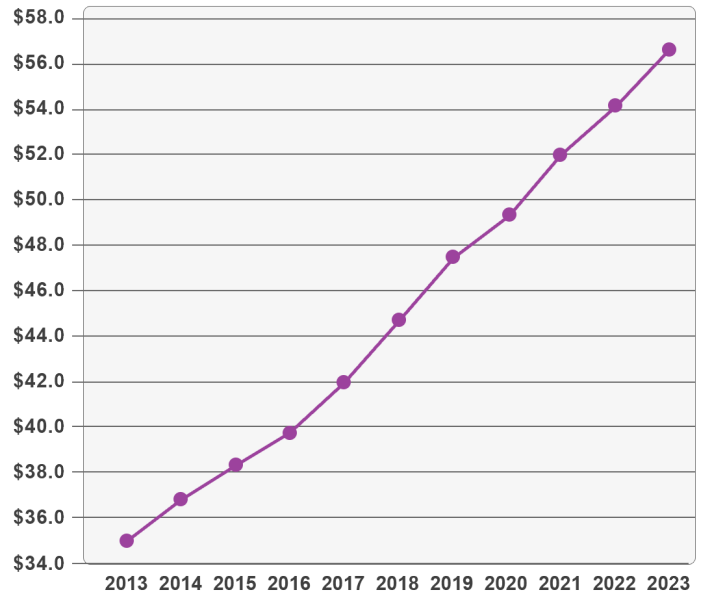
While consumer spending on veterinary care has continued to increase over the years, it experienced slower growth in 2011 and 2012. This is the time right after the economic recession when pet owners were still feeling the effects of the downturn. Pet owners may have tried to save money in a number of ways, for instance, by:

- Skipping or delaying veterinary visits
- Searching for free medical information and advice online
- Purchasing less expensive pet medications through online sources

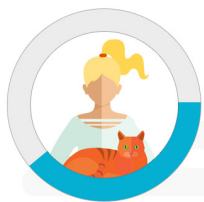
*Source: American Pet Products Association, http://www.americanpetproducts.org/press_industrytrends.asp

Fortunately, this trend in slow growth has changed and veterinary expenditures in the U.S. grew by an average of 4.9% from 2013 to 2018. In 2019, veterinary expenditures are estimated to jump by 6.3%. In addition, it was estimated that, thru 2023, yearly growth was expected to continue at an estimated rate of 4.9% per year.* However, it will remain to be seen if there is a long term impact to direct veterinary related expenses based on the coronavirus pandemic and increasing unemployment rates. As in the recession of 2008 to 2012, some pet owners may get into some hard habits to break, such as cutting back on veterinary visits, perceiving veterinary costs as expensive, and thinking about wellness care as non-essential. However, as we've seen with past recessions, when economic conditions improve in months and years ahead, because consumers desire to keep their pets healthy it is likely to lead to a continued increase in veterinary spend.

Veterinary Expenditures in the U.S., 2013-2023 (\$ Billions)

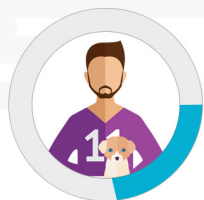


Veterinary Usage Trends



41.0%
of cat owners

35.0%
of dog owners



*indicated their pet “did not get sick or injured” as the primary reason for not going to the veterinarian.***

Another concerning trend has to do with veterinary usage. Many pet owners are only bringing their pets to the veterinarian for illnesses—whether it’s a specific disease, symptoms, or general sickness. Here are the top three reasons pet owners take their pets to the veterinarian.

1. Specific Disease (diagnosed illness)
2. Symptoms (no specific diagnosis)
3. Preventive/Wellness Visits

*Sundale Research, 2019, State of the Industry: Veterinary Care in the US

**2017-2018 AVMA Pet Ownership & Demographics Sourcebook

Millennials Matter

These days, Millennials matter when it comes to the financial health of veterinary practices. They make up the largest population age group totaling approximately 70 million. There are many young professionals among their ranks who may be putting off having children because of work demands, a need for dual incomes, postponing marriage, or other reasons.

*Millennials are people born between 1981 and 1997
who would be between 23 and 39 years old in 2020.*

Pets are often taking the place of children for these young professionals at least in the short term. They also enjoy pampering their pets as evidenced by the amount of money they spend on them—more than any other age group! They purchase more toys and gifts, make more use of pet-related high-tech gadgets, and **take them to the veterinarian more often.***

While Millennials tend to spend more money on their pets, they're generally recognized as cost-conscious consumers. They may be struggling to get out from under expensive college loans, looking for jobs in their chosen fields, or in the very early stages of their careers.

To attract and retain Millennials at your practice, you need to actively market to them. You also need to be prepared to talk to them about money and offer financial solutions. According to PRNewswire, 25% of millennials have pet insurance, and 62% would put their own pet's health before their own needs** This suggests that they are receptive to financial planning services that can help them take great care of their pets.

Chapter 2: Solutions to Help Clients Afford Veterinary Care

In this chapter, we will discuss solutions that can help your clients manage their veterinary expenses and address perceptions about the costs of care.

Addressing Perceptions on Veterinary Costs

While Baby Boomers and Millennials may want the very best medical care for their pets, they may not always be able to afford it. Many Baby Boomers are retired and living on fixed incomes, while lots of Millennials are just starting out in their careers and working towards financial stability. Because of this, they may perceive veterinary care as too costly for them to manage comfortably and may not prioritize healthcare for their pets unless they're sick or injured.

*Sundale Research, 2019, State of the Industry: Veterinary Care in the US

**PRNewswire, December 23, 2019: <https://www.prnewswire.com/news-releases/survey-62-of-millennials-would-put-pets-health-before-their-own-300978756.html>

There are a variety of strategies that have developed in the veterinary industry in response to these issues. For instance, some veterinary practices have started to offer discounted products and services. While this may be an effective way to get pet owners in the door and agree to recommended treatments, it also eats away at practice revenue.

Fortunately, there are other approaches that don't have to negatively impact your practice's bottom line. They include:

- Breaking up larger costs
- Recommending pet insurance
- Offering third party financing

We'll cover each of these solutions in the upcoming sections of this course.

Break Up Larger Costs

By breaking larger expenses down into smaller pieces, veterinarians can help make the costs of veterinary care more manageable for pet owners. One example of this is to offer an in-house wellness plan where pet owners pay monthly or quarterly for the preventative treatments their pets need during the year. This can work very well at some clinics, but may be too much extra administrative work for some practices.

Another example is to stage veterinary care over multiple visits. For instance, you could divide vaccines into separate exams or perform necessary diagnostic testing in advance of surgery. This way, your client gets several smaller bills that can be paid over a period of time rather than one large invoice due at once. This can also help avoid client "sticker shock."



You may have experienced staged care at your dentist's office. It's a common strategy among dentists to help patients manage what can be lengthy and expensive procedures, like a crown or bridge.

Added Benefits of Staged Care

Staging care has an added benefit, since it provides veterinary team members with multiple opportunities to engage with pet owners. This can help build trusting relationships with clients and encourage them to reach out to your practice first—rather than groomers, dog walkers, friends with pets, or “Dr. Google”—when they have questions about the health or behavior of their pets.

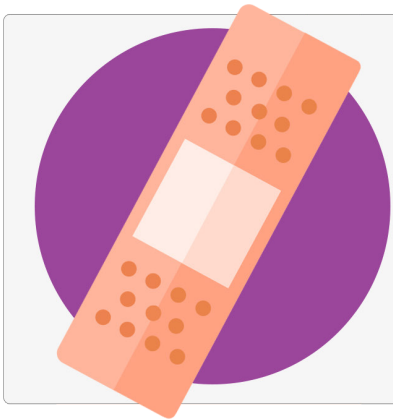
If your clients have sought out information from other sources before coming to you, you should avoid making them feel guilty or lecturing them about it. Keep in mind that they see themselves as responsible pet owners who are trying to get it right. Treating them as educated and interested partners can go a long way in establishing positive relationships with them.

Recommend Pet Insurance

Pet insurance has been around for over 30 years, but many pet owners still don't know they can get coverage for their pets. By recommending pet insurance, you'll be introducing your clients to a valuable way to help them manage their veterinary costs. Pet insurance not only benefits your clients, it's also good for your pet patients and your practice. For instance:

- Clients with pet insurance have 41% higher stop-treatment levels**
- Insured clients with wellness coverage spend nearly 4 times as much on veterinary care than pet owners in general.*
- On average, insured clients submit 4.81 claims per year.+

Pet insurance typically covers accidents and illnesses, but some providers like ASPCA Pet Health Insurance also offer options for wellness care treatments, including vaccines, spaying/neutering, and annual exams. Pet Insurance with wellness coverage can be a viable alternative to in-house wellness plans, especially since there are no administration headaches for your practice.



"The fact is that economic limitations affect our ability to care for the animals we love to serve, and these restraints potentially damage our desire, enthusiasm and passion to practice. While I can't promise to deliver you from all these issues, I can offer one solution that may improve staff morale, restore your passion and potentially save your career: pet insurance."

- Today's Veterinary Business ++

Pet Insurance Is Growing in Popularity

Although many pet owners are still just learning about the benefits of pet insurance, the market for this coverage has been growing fast. For example:

- US Pet insurance market is estimated to reach \$1.3 billion in 2019.* +++

* 2019 ASPCA Pet Health Insurance claims data and 2017-2018 AVMA Pet Ownership and Demographics Sourcebook

** NCVEI, January 2009

+ Based on ASPCA Pet Health Insurance internal claims data 1/2019 to 12/2019

++ Today's Veterinary Business, Feb 2018, "How Pet Insurance May Save Your Career"

+++ Pet Insurance Industry in the US – Market Research Report, April 2019, IBISWorld

- Close to 2.07 million pets were insured at the end of 2017 according to the North American Pet Health Insurance Association (NAPHIA)*
- This represents an average annual growth rate of 16.8% in insured pets from 2016 to 2017*

Pet owners have been increasingly drawn to pet insurance to help them take great care of their pets with less worry about the costs. Pet insurance is something lots of pet owners are interested in learning more about, and many of them are looking to their veterinarians for guidance as they consider their options. In fact, the top reason pet owners purchased pet insurance was because “my veterinarian recommended it”.**

Many veterinary practices are also becoming more aware of the benefits of coverage. In fact, 84% of veterinarians wish more clients had pet insurance and 67% already recommend it to clients at their practices.**

Offer Third Party Financing

Third party financing allows pet owners to pay for veterinary services when they’re needed and pay the money back over time. It is different than credit cards in several ways:

70% *of consumers who had not previously used third party financing were not aware it was available. When they were told about it, half would consider using one if it allowed them to purchase the healthcare service or related item immediately.+*

“We believe pet insurance is beneficial to our practice as well as our clients. Those clients who have pet insurance are more likely to provide the best medicine for their pets because it takes the money factor out of their decision making process.”

-Deana Edwards, Hospital Manager

- It often offers interest-free financing if the amount is paid off in a set period of time, such as six months or a year.
- However, it can require a minimum monthly payment that needs to be met to avoid interest charges.
- It can only be used for veterinary expenses, which can mean pet owners who aren’t able to obtain a credit card may qualify for third party financing.

*NAPHIA State of the Industry Report 2018

**Consumer Preferences for Pet Health Insurance, Mississippi State and AVMA internal data, 2018

+Consumer’s Path to Healthcare Purchases Study, 2015 (Care Credit)

This type of financing can be especially useful when a pet has an unexpected accident or illness, and the owner simply can't afford recommended treatments. Many veterinary practices will work with these pet owners by discounting their fees and losing out on revenue. They may also spend time and effort trying to come up with alternate treatment plans that are less expensive, but necessitate shortcuts that may not be in the best interest of the pet. By offering third party financing, your practice can help avoid these situations.

How Pet Insurance Works with Third Party Financing

Pet insurance can also make a difference in these cases, since it can be used to reimburse the pet owner and help them pay off the third party finance provider. However, the pet owner must already have coverage in place making it especially important to talk with clients about pet insurance early and often if you decide to recommend it at your practice.

A Case Study: A Tale of Two Dogs

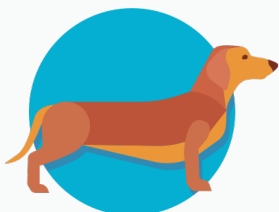
Dr. Xavier of the El Cid Clinic in Florida had two dog patients come in on the same day with similar symptoms. However, the pet owners had very different experiences because one had pet insurance and the other lacked the means to pay for care. This case study shows the importance of talking with clients about money and making sure they're aware of options like pet insurance before something happens to their pets.

“In one of the post holiday weekends, two patients belonging to different owners were brought to our practice at the same time for the same symptoms: lethargy, vomiting, diarrhea, and dehydration. After performing the examination and telling the owners the possible rule outs, diagnostics needed and treatment options an estimate for the services was presented to each client.



The first client said:

‘I don't need an estimate. I have pet insurance.’



The second client was offered an estimate for the proposed treatment plan and unfortunately was financially unable to afford all the recommended diagnostics and treatments for her pet. We then spent time selecting an alternative route of treatment that was affordable for the client.

“Pet insurance provided our first client with financial coverage for the pet’s illness. It also allowed us to provide optimal care for the pet.”

For the other client, it was a financial and emotional nightmare. They called other family members for financial assistance, and even with their help they had to decline some of the diagnostic tests. That left the medical team with unanswered questions about the present illness of the pet and constraints on the treatment.

Sadly, some clients realize how important pet insurance is after being put in a position of having to choose finances over optimal care for their beloved pets. The take home message for these clients was being proactive instead of reactive about their pets’ health can provide coverage in both emergent situations as well as everyday care.”

– Dr. Xavier Garcia, El Cid Animal Clinic

Chapter 3: Tactics for Talking About Money with Clients

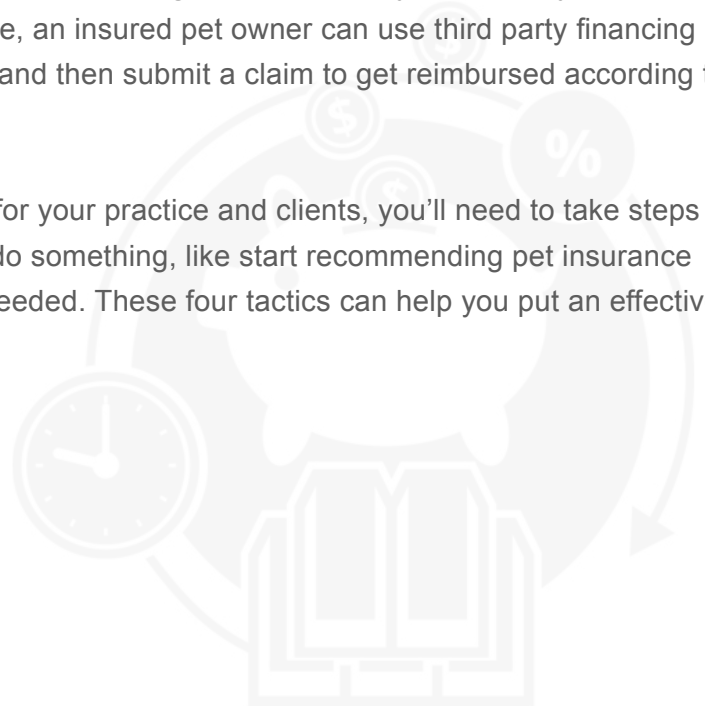
In this chapter, we will explore tactics to implement a strategy at your practice and have more successful conversations about money with pet owners.

Techniques for Implementation

Any one of the solutions we discussed can help your clients manage their veterinary costs. They can also be used in combination with one another. For instance, an insured pet owner can use third party financing to pay their veterinary invoice at the time of the visit, and then submit a claim to get reimbursed according to the terms of their pet insurance plan.

Once you decide on a strategy that would work best for your practice and clients, you’ll need to take steps to set it in motion. Just deciding that you’re going to do something, like start recommending pet insurance or offer third party financing, isn’t enough. Action is needed. These four tactics can help you put an effective plan in place:

- Establish a Clear and SMART Plan
- Get Your Entire Team Onboard
- Market Your Solution to Pet Owners
- Avoid Making Common Assumptions



Establish a Clear and SMART Plan

The first step is to write up a clear plan that describes what you want to accomplish and how you're going to get there. It can be helpful to include other team members in the planning process depending on the structure of your practice. This way they can offer their perspectives and feel more actively involved, which can give them added motivation to see it through.

As you craft your plan, you can keep the SMART criteria in mind to help make sure it succeeds.

SMART is an effective tool used in project management and stands for Specific, Measurable, Attainable, Relevant, and Time-bound:



Specific – Be as specific as possible about what you're trying to accomplish, why it's important, and when you'll take certain steps. For instance, set a kick-off date for when your practice will begin actively recommending pet insurance or offering third party financing.



Measurable – Make sure you have quantifiable goals so you can assess how well your plan is working, such as handing out X number of brochures in a week. You can also use these goals to help keep your team motivated by offering rewards, like a team lunch or gift card, for hitting particular targets.



Attainable – Think about what can be realistically accomplished at your practice based on issues including available resources and time constraints. If your goals are too “pie in the sky,” your plan is not likely to succeed.



Relevant – Are the steps in your plan and people involved relevant? For instance, you wouldn't want someone who doesn't normally interact with clients to be tasked with having in-depth conversations about financial solutions ([download a sample task list for relevant roles when recommending pet insurance](#)).



Time-bound – Ground your goals in specific timeframes by setting start dates, check-in points, and deadlines. Setting timeframes can help keep your plan from getting lost in all of the other day-to-day issues that need to be addressed at your practice. Consider using staff meetings to report progress and gather feedback.

Keep It Simple

You should also try to keep your plan as clear and simple as possible. For instance, if you're going to start talking to clients about pet insurance, you don't need to explain all of the details on every provider to your clients, lest they become overwhelmed with too much information (TMI). Keep it simple. Choose one or two providers that you've worked with, are comfortable with or feel are most beneficial to recommend to your clients.

Get Your Entire Team Onboard

Whatever plan you decide to implement at your practice, you'll need to gain the support of your whole team to help ensure it succeeds. The more involved they feel, the more willing they will be to do their part. You can do this by including them at various points in the process:

- Let them know about the plan in the early stages when they can offer input
- Hold a kick-off meeting with your team where they can ask questions
- Use staff meetings and tracking information from your SMART goals to let everyone know how it's going. Problem-solve, if needed, and celebrate successes.



Some pet insurance providers offer free educational sessions that can quickly get your whole team up to speed on plan features and benefits.

Fill Them In

At the kick-off meeting, you should provide your staff with essential information. For instance, if you're recommending a pet insurance provider, give them a brief overview of the plans and how they work. You can also offer supporting materials, such as brochures and links to provider websites, so they can read more about it on their own and feel more confident discussing it with clients.

You should also make sure your team understands the benefits of the new plan. Knowing the "why" as well as the "what" can help motivate them to put in the effort. In the case of recommending pet insurance, explain how coverage can help relieve financial worry for pet owners, improve care for pet patients, and increase the number of client visits. It can be helpful to share stories based on your own experience, like a pet owner who was only able to afford her dog's surgery because she was insured.

Assign Specific Roles

Part of getting your team onboard is making sure they understand what is expected of them. To do this, you can assign specific tasks to people who serve different roles at your practice. For instance, in the case of pet insurance, you can have staff members talk to clients during their visit:

- **Receptionist:** Ask clients if they have a pet insurance plan when they check in and offer a brochure with their invoice when they check out.
- **Technicians and Assistants:** Talk to pet owners about health issues that can be more prevalent for their pet's breed (such as ear infections in floppy eared dogs), and mention that pet insurance can help cover treatment costs.
- **Veterinary Doctor:** Share an experience about how pet insurance helped another client afford needed care in a similar situation.



Example conversation starters and a sample task list can be downloaded by following this links below.

In addition to assigning roles, it's useful to provide talking points to make it easier for team members to have these conversations and more likely that they'll take the initiative to start them. [You can download example conversation starters](#), as well as a [sample task list for recommending pet insurance](#). Both of these documents can be repurposed for other plans, such as introducing third party financing or an in-house wellness program.



*On average, people spend 3 hours and 15 minutes a day on their phones and the top 20% of smartphone users spend more than 4.5 hours a day on their phones.**

Communicate Your Plan to Pet Owners

Once you've established a plan and enlisted your team, you need to make sure pet owners know about it. Part of this can take place through discussions with veterinary staff during patient visits, but there's more you can do to spread the word:

- **Get Social** – Use social platforms, like Facebook, Twitter, and Instagram, to get the word out. Social media is a great place to reach Millennials who spend a lot of time on their smart phones and tablets.

* Screen time stats 2019, RescueTime:blog, March 21, 2019

- **Provide Handouts** – Offer your clients brochures and other marketing materials when they check in or when you hand them their invoices. You can also add these materials to new pet welcome kits. Pet insurance and third party financing providers often offer free materials to veterinary practices—all you need to do is ask.
- **Use Signage** - In addition to handouts, you can put posters up in the reception area and exam rooms so clients can read them while they're waiting. You may be able to get posters, calendar mats, and other materials free from pet insurance and third party providers.
- **Add a Banner to Your Website** – Some providers also offer free banners that you can add to your practice's website. These banners link out to the provider website where your clients can learn more about their products and services.



[You can download a list of ASPCA Pet Health Insurance resources to see the types of educational materials you can offer your clients by visiting our website. Click here to learn more.](#)

Avoid Making Common Assumptions

It's human nature to make assumptions about people based on attributes such as their age, clothing, profession, zip code, etc. For instance, you might not ask a young pet owner if she would like to schedule a dental cleaning for her dog assuming that she wouldn't be able to pay for it. However, Millennials tend to spend more on their pets and she might very well say yes to this service if she was asked. Instead of making assumptions make the effort, ask your clients questions, and offer suggestions.

Here are three common assumptions you should avoid at your veterinary practice:

Assumption 1: My client will say no because of money.

It can be tempting to start shortcutting treatment plans right off the bat based on this assumption. However, you shouldn't assume a pet owner would decline services before you ask. Your client may be fine with the amount or have pet insurance



Ask Yourself This Question:

The last time a 25-year-old client brought her cat in because he was vomiting (or fill in the blank with your own recent scenario), did you immediately look for treatment shortcuts because you thought she wouldn't be able to afford a blood screen or X-ray? You're not alone. Being aware of these thought patterns can help you break them.

to help cover the costs. If money is the only thing stopping the client from saying yes, you can also offer other options such as staging care or obtaining third party financing.

Assumption 2: Clients don't want my recommendations.

On the contrary, pet owners often look to their veterinarians for guidance on issues related to their pet's care, and that includes suggestions for helping them manage their veterinary costs. In a recent survey, pet owners cited "my veterinarian recommended it" as the top reason they purchased a pet insurance plan.*

You can have a big impact on a pet owner's decision to cover a pet, and can also help them sort out their options. According to another study, 52% of pet owners said their vet's opinion was important or very important to them on their choice to buy pet insurance.**

Assumption 3: Clients with sick pets aren't interested in other services.

If pet owners bring their dogs or cats in for an illness, don't jump to the conclusion that they wouldn't be interested in doing more for their pets. For example, you can take the opportunity to ask about scheduling a dental cleaning, discuss health issues that may be prevalent for their pet's breed, or explain how pet insurance can help cover future veterinary costs. Treat every visit as a chance to build a long-term relationship with your clients.

Talk to Their Hearts

As you begin to have conversations with pet owners about financial solutions—whether it's staging payments, recommending pet insurance, introducing third party financing, or a combination of these—remember to talk to their hearts, not just to their heads. Pet owners care deeply about their pets and will likely respond better to conversations about money when you connect with them on an emotional level.

One of the best ways to do this is to share your own personal experiences with your pet patients as a way to guide and instruct them. For instance, you can tell them about:

- An illness you were able to catch early and treat more easily because the owner had purchased your in-house wellness plan and brought his cat in for a check-up
- A dog who was able to receive chemotherapy and radiation for cancer because her owner had a pet insurance plan to help manage the costs
- A client who was able to pay for emergency treatment using third party financing when his dog was hit by a car

* Consumer Preferences for Pet Health Insurance, Mississippi State and AVMA internal data, 2018

**Guggenheim 360, Pet Parent Survey, December 30, 2019

Reach Out to Others

You can also use these types of stories to reach pet owners beyond the four walls of your practice by sharing them on your website or through social media. Just be sure to get permission first and take steps to protect their privacy such as only using their first names when telling their pet's story.

“We rescued Oliver 3 years ago and being unsure of his history decided to get ASPCA Pet Health Insurance. It was lucky we did because he has had allergies, diabetes and other health problems. We don't know how we would have paid for all of Oliver's great care had it not been for our pet health insurance!

We foster rescues as our way to give back for all the love our dogs have given us. We recommend that our adopters get ASPCA Pet Health Insurance for the love of their new family member!”

- Colleen H., Sacramento, CA

Key Takeaways

This course was designed to help you understand why talking to clients about money early and often is so important, and give you some useful ideas on how to offer solutions that can help your pet patients and your practice. Here are some key takeaways to keep in mind before you take the quiz:

- The animal-human bond has gotten stronger over time, and pets are a more important part of our lives than ever.
- Pet owners are spending money on their pets and their veterinary care.
- Even with that spending, many pet owners are not visiting their veterinarians for routine preventive care and may perceive veterinary costs as expensive.

- There are solutions to help pet owners afford veterinary expenses and affect those perceptions, including breaking down larger costs into smaller amounts, recommending pet insurance, and offering third party financing.
- Once you decide on a method to talk money with your clients, you need to create a plan and follow through for it to be effective.
- Steps to ensure success include getting your entire team onboard, talking to consumers during veterinary visits, and marketing through email, social media, and other communication channels.
- It's helpful to connect with pet owners on an emotional level when discussing issues such as money and financial solutions.

Congratulations!

You have finished reviewing the course content. To earn your RACE-approved CE credit you must finish the corresponding quiz. After taking the quiz you will receive your CE certificate and a Thank You email for documentation.

Are you ready to take the quiz? Click the button below to continue to the quiz!

continue to the quiz

[Notice to California Residents.](#)

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