

Secrets to saving hundreds of dollars a month on your dog.

The Dog Owner's **Budget** **Survival Guide**



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Introduction

While picking up my yellow Labrador retriever Toby from doggy daycare last year, I ran into a guy whose dog was in the same puppy training class as us a few months back. We chatted for a few minutes about the joys of puppy parenthood and then, with a frazzled look on his face, he said, “I have to ask, are you as shocked by the cost of owning a dog as I am?”

I said yes, I was quite surprised by how much it was, too. He continued, “We just bought a house so we’re paying close attention to our budget and realized we’ve been spending almost \$1,000 a month on dog expenses.”

Hold the phone. \$1,000 a month?? Holy crapola, I thought to myself. But when I started to add up numbers in my head, I realized my husband and I weren’t that far off in the beginning. We too had a major freak out after tallying the total costs of dog ownership.

The man continued on about how he and his wife both had careers and commutes, so they relied on the help of doggy daycare during the week for their energetic dog, plus there were all the other expenses – food, supplies, treats, medical care, the list goes on.

It got me thinking. Everyone knows – or at least should know – that they’ll have lifestyle adjustments after getting a dog. You’re responsible for caring for another being, and that requires sacrifices. But does getting dog mean spending close to a house payment each month? Or does it mean that one member of the household has to cut back on work or figure out how to work from home in order to afford the dog?

Today our lives are busier than ever. More people in a household are working, and they’re working longer hours. According to a Gallop survey, the average time worked by full-time employees is now 47 hours a week (not including commute time). We also have housework, family commitments and extracurricular life activities.

Dog ownership has also evolved. Pets aren’t merely animals inhabiting the house; they’re now considered full-blown family members. When Milo’s Kitchen conducted a survey a few years back, 81% of respondents said they consider dogs to be equal members of the family. Back in the day, all you had to do was put out some food and

let your dog run the neighborhood. Now dogs are treated with the same level of care as having a child.

Another recent development is the research into the makeup of dog food, toys and other supplies. We've all heard the horror stories of dog deaths caused by products manufactured in China and how you have to be extra careful now when buying anything for your dog. Less urgent but equally pervasive is the focus on the ingredients that go into your dog's food and what you should look for and avoid for your dog's best overall performance.

While this enhanced awareness is a good thing – a very good thing, in fact – it can be completely overwhelming and expensive for a dog owner.

All this can make your head spin. As a caring pet owner, you want to give you dog the best, but at what expense?

Flash back to my conversation with my fellow dog owner. In response to his question, I started ticking off ways we had been cutting back on costs for Toby. Joining a loyalty rewards program for dog food, shopping online for pet medications versus buying at the vet, doing a half day of daycare versus a full day, and so on. As I did this, something dawned on me: You don't have to blow your budget to provide excellent care for your dog. With a little pre-planning and resourcefulness, it's not that hard to shave hundreds of dollars off your monthly pet expenses. You just have to know where to start.

After scouring the internet, talking to dozens of other dog owners, and thinking back to things that helped our household, I soon realized there are hundreds of easy ways to save right under your nose, and that's exactly how my husband and I quickly cut \$300+ from our monthly budget. This book is a quick guide to help you get started right away and do the same.

The best dog owners are ones who fully understand the commitment of having a dog and are ready to provide the support, love and guidance required of the position. By proactively seeking out this resource, you've already proven you'll be an excellent puppy parent – an excellent puppy parent who is also going to be a budget savvy rock star.

Preparation

Before you bring a dog home, there's a lot to think about. Arm yourself with as much information as you can ahead of time so you know exactly what's coming your way. Decisions made upfront can save a whole lot of money.

Although pet ownership is kind of like having a baby – you never truly know what it's like until you experience it – you'll make your life a lot easier by preparing beforehand as much as possible.

Consider the costs

Owning a dog is a financial commitment. You are obviously aware of that and being proactive about maintaining costs. That's why you bought this book after all!

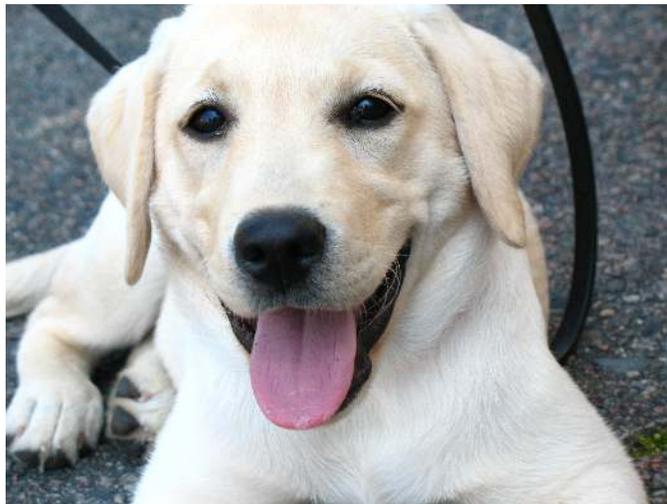
Just how much does it take to own a dog? Consider the chart below compiled by Petfinder.com. It's good to be aware of what expenses are coming your way as a pet owner.

Expense	First Year	Each Following Year
Adoption/Purchase	\$0-1,200	N/A
Food	\$120-500	\$120-500
Nutritional Supplements*	\$0-100	\$0-100
Food/water bowls	\$10-40	\$0-25
Treats	\$20-200	\$20-200
Dental/chew toys	\$20-200	\$20-200
Routine veterinary exam	\$45-200	\$20-100
Vaccinations	\$60-150	\$60-150
Emergency veterinary care	\$0-2,000+	\$0-2,000+
Heartworm test**	\$0-35	\$0-35
Heartworm prevention	\$24-120	\$36-132
Fecal exams	\$10-30	\$10-20
Worming	\$10-25	\$10-25
Flea/Tick prevention	\$200-500	\$200-500
Spaying/neutering	\$35-200	N/A
Professional teeth cleaning	\$60-500	\$0-500
Collar(s)	\$7-50	\$0-40
Leash(es)	\$10-50	\$0-50
Training	\$30-250	\$0-200
Grooming tools	\$20-250	\$0-25

Professional grooming	\$0-1,200	\$0-1,200
Shampoo	\$5-50	\$5-50
Fence	\$0-2500	\$0-2500
Stain/odor removers	\$10-100	\$10-100
Doggy bed(s)	\$25-100	\$0-100
Crate(s)	\$20-250	\$0-250
Toys	\$10-200	\$0-200
Boarding, per day	\$15-50	\$15-50
TOTAL	\$766-\$11,050	\$526-\$9,352

Think about pet adoption

When looking for a dog, one of your options is to rescue a pup from a shelter. Adopting a dog versus buying one from a breeder or pet store is a great choice for your budget. Here's why.



Rescue organizations typically charge between \$100-350 in adoption fees,

which includes spay or neuter services, the first year of shots, microchipping and deworming. This is a steal considering that a pet from a breeder or pet store ranges from \$300-1,200, plus it's \$200-600 for spaying/neutering, about \$300 for the first year of shots, \$50 for microchipping and \$30 for deworming.

Money aside, when you adopt a dog you're saving a life. Thanks to you an animal in need is receiving shelter, food and care, and that's an amazing thing.

Find a responsible breeder

If you choose to get a dog from a breeder, do your research. Make sure your dog is coming from a good place. Down the road, it will save you a lot of time and money in training and medical fees.

What constitutes a good breeder? For starters, avoid high volume breeders and look for a lifetime return policy. A breeder should be interested enough in the dog's well-

being to take the puppy back for any reason – not that you'd want to return him.

Also, observe where and how the puppy is being reared. Puppies in home-like environments rather than in kennels out back are getting more of the important socialization that young dogs need. Last but not least, see if you can meet the puppy's parents and possibly grandparents. You'll get a look into your dog's genetic temperature and see if they're healthy and long-lived.

Get a pooch that fits your budget

Before committing to a dog, make sure it's a good fit for your lifestyle and budget. Do thorough research to find out more about the breed's temperament, activity level, health concerns and anything else you can find out. If you're planning on adoption, ask the organization what type of dog they think would work for you. If have a certain breed in mind, call your local vet and get an estimate on care for that type of dog. The more information you can find, the better.

Adopt an older dog

Dogs are most expensive the first year of their life. There's spaying/neutering, lots and lots of immunizations, numerous check-up appointments, training, not to mention potential damage to your home during the teething phase.

If you're not up for this – emotionally or financially – a better choice is to adopt an older dog. Because puppies are in such high demand, shelters have a harder time finding homes for dogs over one year old, so there's plenty of great pups to choose from.

You can still get a purebred at a shelter

One of the main reasons people don't adopt a dog is that they want a purebred. According to The Humane Society, however, one in four shelter dogs is purebred, meaning you could get a heck of a good deal on a dog and save a life in the process.

Small dogs are less expensive

No doubt about it, small dogs are less expensive than big ones. As a person who's had large dogs all her life, I can attest to this. I spend a heck of a lot more money on my dog than my friends who have smaller breeds.

First off, it's less expensive to feed a small dog. Plus, treats are smaller and cheaper.

Little pups also don't need the same level of exercise. And they're easier to transport and easier to bring to functions, saving on petsitting and boarding fees. Also, they usually cause less wear and tear on a home.



Don't get me wrong, I wouldn't trade my giant Labrador for anything in the world, but I do know he costs me far more than a smaller dog would.

Ask for discounts on dogs older than 16 months

If you go to a pet store or breeder and find a dog over 16 months that you like, ask for a steep discount. These dogs are on the outer edge of the important "socialization period," which makes it a little bit harder to train a pup. That's not to say she won't turn into a great dog, but it's a good reason to insist upon a discount. The store or breeder is likely eager to find the dog a good home anyway and therefore will agree.

If you don't like grooming, get a dog that sheds

Dog grooming isn't cheap. While there are a ton of DIY techniques to save money (read on for great tips!), it does take time and effort. If you're not up for this, get a breed that sheds. A shedding dog will save hundreds of dollars a year in grooming fees. On the flip side, however, you'll have to be more diligent about cleaning up the hair in your home.

Consider the number of pets you have

After getting a furry puppy friend, it's easy to want another one. So many dog owners have told me how they wanted to get another dog right away, because they loved their pup so much and also because they wanted their pooch to have a pal.



If you're considering getting another dog, be realistic about how much this would cost and whether you can comfortably afford it.

Supplies

You just decided to get a dog – now what? The first step is to buy supplies! Understandably, you'll want to give your pup the best, but if you're not careful it'll end up taking a giant bite out of your budget. With these tips and tricks, however, you can still provide really nice things for your pup at a fraction of the cost.

Just buy the basics at the beginning

I can't count how many times I've been at a pet store and seen new dog owners go on a major spending spree. They're giddy about their new fur baby and want to give it the best life possible, so they load up their cart to the brim with supplies. Resist the temptation!

At this point, just buy the basics – food and water bowls, a good leash, a collar, food, treats and a couple toys. You'll find out more about your dog and his/her personality and preferences as time goes on, and then can buy items you know for sure are the right fit for your pup instead of taking a shot in the dark and wasting money in the process.



Simple is better

There's no shortage of flashy dog supplies. Walk down the aisles of a major pet store like Petco or Petsmart and you'll see flashing toys, impossibly cute dog outfits, treats for the latest holiday and things you never knew existed. It's easy to get sucked in to the consumerism and feel you need to buy the latest cool item for your dog. But the truth is, they don't care. All they need are food, shelter, and your love and attention. They'd much rather spend quality time with you than have the latest doggy gadget.

Ask around

You'd be surprised by how many family members, friends and even casual acquaintances have dog supplies lying around that they'd love to give you. For them, it's a chance to clear out space, and instead of throwing out the items, they'll feel better knowing they're being put to good use. It's a win-win!

Not sure how to approach people? When you're around dog owners or former dog owners, simply make the comment, "If you have any old items lying around you want to get rid of, we can take them off your hands." This will spur the conversation.

Buy gently used

Your dog will never know if his toy, crate, etc. is gently used. Many people have purchased items that their pets barely used, and they're selling them at a steep discount just to get them out of the house and recoup a little money. Score for you! Here are great places to find such items:

- **Craigslist**

The classified-focused website is a great place to look for gently used dog supplies sold by people near you. While the site doesn't have a "For Sale" section for pets, you can simply type in the item you're looking for in the Search section and see what's available.

Please note: Always use caution when buying from someone via Craigslist.

[Recommended safety tips](#)

- **eBay**

Good 'ol eBay is GREAT for finding online deals on used items. Compared to Craigslist, it opens you up to a much wider pool of sellers. On the downside, you have to pay shipping.

- **Goodwill Stores**

Check out your local Goodwill. The store stocks donations from community members and uses the proceeds to provide services that meet critical human needs in 15 countries. You'll get a bargain and support really great causes in the process.

- **Yard sales**

Yard sales are another great source for dog supplies. Be on the look out for sales near you, and check your local newspaper, Craigslist and sites like yardsalesearch.com, garagesalestracker.com and garagesalefinder.com for listings. Many listings will give a preview of items so you know ahead of time if they'll have stuff for your pup.

Get it for free

A number of services are popping up that connect people who want to get rid of things for free with people who will take them. See what's out there! A neat place to look is the Freecycle Network™. It's a grassroots network of people who are giving and getting stuff for free in their own towns, with a mission to reuse and keep good stuff out of landfills. Membership is free. Sign up and see if any free dog products are nearby.

Don't limit yourself to pet stores

Pet stores aren't always the best places to buy pet products. While they do offer the best selection of products, they tend to be a little more expensive than big box stores. For example, an extra large dog kennel costs \$94.99 at Fleet Farm, a large hardware and hunting retailer in the Midwest. The same model is \$199.99 at Petco.

Forget bricks and mortar stores

This may seem like an obvious statement in this day and age, but online retailers often offer much better deals than physical stores. Without the overhead of a building, utilities, merchandising, etc., the retailer doesn't have to charge as much.

This doesn't ring true for all industries, but for pet products, it pays to shop online. We've seen in-store prices 10-30% higher for the same product!

Plan ahead

If you do go into a physical store, make sure you have a list and stick to it. It's kind of like when you go to the grocery store without a plan and end up loading your cart with more food than you ever intended – which cranks up your bill and often goes to waste.

Shopping for your dog is no different. Believe me, I've lost track of the number of times I've gone to Petco or Target just to browse the pet aisle and ended up with \$20-30 worth of toys and treats my dog didn't need. That adds up quickly! But, if you go in with a plan, you'll be less likely to splurge.

Buy on Black Friday

For those in the US, take advantage of sales on Black Friday (the day after Thanksgiving) where major retailers open early and offer steep discounts. If the idea of crowded stores and long lines sounds unappealing, don't worry – retailers have exclusive online specials as well. Visit blackfriday.com, bfads.net and

theblackfriday.com for a preview of special sales.

Buy the day after Boxing Day

If you're in the UK, Canada and parts of Australia, the day after Boxing Day (December 26) is a great time to find steals on pet products.

Shop off-season

For seasonal dog supplies, don't ever buy in-season unless you have to. Wait until the end of the season when stores offer deep discounts. For example, cute holiday dog sweaters are full price in November and December but drop dramatically afterward when retailers try to recoup money with existing supply. A pair of dog booties in January? Full price. In March and April? Big savings.



Employee discounts

Many employers offer work-life compensation packages that include discounts on products and services you wouldn't expect. Read your company's intranet site or benefits packet for a full rundown of options.

Use common household items vs. specialized dog products

When we got our puppy, we needed some sort of gate to partition him off from certain rooms. Naturally, we searched online for "dog gates" and found a number of options branded specifically for dogs. But in looking at the product, we realized that it was similar to a good old-fashioned baby gate, which was much cheaper.

In many situations, you don't have to buy the fancy dog product because there's a household equivalent. Need extra food and water bowls for when you go to the cabin or your family watches your dog? I bet you have extra bowls lying around that you can use versus buying a travel set for \$20.

Sign up for manufacturer newsletters

Pet product manufacturers offer newsletters that are ripe with exclusive coupons. Sign up and save. It might seem small – \$1 off a bag of food or 10% off a certain toy – but it all adds up, especially when bundled with in-store deals.

If you're protective of your inbox and don't want an influx of emails, don't worry –

you can easily unsubscribe if the emails are too frequent or you're not finding what you want.

Buy discounted gift cards

A number of new websites allow people to sell gift cards they won't use, perhaps because they're not interested in that store, it's too far away or some other personal reason. It's a smart idea – experts estimate that \$8 billion worth of gift cards go unused each year. So here's the catch, and the benefit for you: The cards are always sold a discount. Say you plan to shop at a certain retailer and you buy a \$50 gift card at a 20% discount. You saved \$10 just like that!

Secondary market sites to check out:

- [Cardpool](#)
- [Card Cash](#)
- [ABC Gift Card](#)

Get Groupon deals

Groupon and deal-of-the-day services are AWESOME for finding steals on pet products. Depending on the provider, you can often modify your preferences and receive more targeted offers. I've purchased a dog bed and protective car blanket via Groupon at steep discounts (think 40-60% off) and was highly impressed with the quality.

Turn on Google alerts

Ever see those shows about extreme couponers? They make it look so easy; all they have to do is snip a few coupons and pretty soon you'll have a room full of tooth paste, shampoo, paper towels and pinto beans that you got for practically free. What they don't tell you is that these people spend DAYS scouring newspapers and the internet for coupons. Many have made it their full-time job. But you can skip this step and simply set up a Google alert to notify you when there's a sale on dog products. No searching!

Host a swap party

Just like kids, dogs outgrow things. You're then stuck with these items, which are just taking up space and gathering dust. As mentioned above, people don't want these things to go to a landfill; they'd much rather see another dog get good use out of them!

Here's a fun idea: Why not hold a dog supply swap party? Invite fellow dog owners over and ask them to bring over old dog stuff they don't need anymore. Make a true party out of it and have appetizers and drinks, then give each person a chance to pick out old an item for their pooch.

Uncover discount websites

If you look in the right spots, you can find websites dedicated to delivering deals on dog products. Cool sites include:

- **DoggyLoot**
Doggyloot (doggyloot.com) offers an array of chews, toys, treats and more at really great prices. Even better, all the products ship free. Also worth noting, they research and test everything they sell and don't carry any edibles made in China.
- **Coupaw**
Coupaw (coupaw.com), another site with high-quality products at steep discounts, offers up to 75% off food, accessories, healthy products and more. And if you refer a friend who makes a purchase, you get a \$10 credit.
- **Petsupplies4less**
Petsupplies4less (petsupplies4less.com) has a selection of treats, toys, grooming supplies, dental car and training aids at prices much less than what you'd find at a traditional retailer.

Clip those coupons

Before you make a purchase, always check to see if there's a coupon code. The internet is loaded with websites dedicated to helping you find a deal!

With modern sales psychology, many retailers purposely inflate the price and then offer discounts to give the perspective that you're getting a better deal. Companies expect you to use a coupon.

So where can you find these swinging deals? Start here:

- Retailmenot.com
- Dealcatcher.com
- Couponcabin.com
- Coupons.com
- Survivingthestores.com
- Passionforsavings.com
- Mysavings.com
- Dogtime.com
- Petfoodtalk.com
- Coolsavings.com
- Petcouponsavings.com

Cheaper leashes don't always save money

Not all leashes are created equal. Even though it seems like a good idea to buy a cheap leash, you'd be surprised by how quickly they can break when your dog tugs on them. In the long-run you'll end up spending more by constantly replacing them.

Buy a leash with a lifetime guarantee

Dogs are tough on leashes, especially when they're puppies and love to chew *everything*. It's not uncommon for a new dog owner to go through 3-4 leashes in the first year alone. Chewing slows down as the dog gets older, but then you have to contend with the dog pulling on the leash, elements like dirt and mud, and natural wear and tear.



LupinePet offers a solution to this problem. Their leashes are guaranteed for life – all you have to do is bring the old leash to the store you purchased it from or mail it to the return address, and you'll receive a shiny new replacement leash. They offer this warranty on all their pet products, but from our experience, the leash is the best investment.

Pick a kennel they can grow into

Though dogs prefer to have a close-in den-like space, they also need room — but not too much — to feel comfortable. Ideally, it should be just large enough for him to stand up and turn around.

Dog kennels aren't cheap. The average kennel will set you back anywhere from \$50-200. Trouble is, a puppy is often much smaller than the size it will be when its grown. Don't want to drop dough on a puppy-sized kennel and a full-grown dog kennel (and possibly sizes in between)? Buy a kennel with a weight-rating for your dog's adult weight, but make it the right size for your dog right now by blocking off excess area. Some crates come with a divider or you can buy one separately, otherwise a DIY solution like a piece of wood or egg crate works just as well.

Comforters are just as comfy

You don't need to invest in a fancy dog bed, especially when there's a high chance your dog will chew through it in its younger years. Instead, pile up old comforters. They're just as comfortable, much easier to wash, tougher to destruct, and less expensive to replace.



You can also use an old crib mattress, pillows or couch cushions.

Cover the bed

If you do buy a regular dog bed, you'll soon find out they're not easy to clean and are tempting objects for a puppy to chew. You can protect the bed by wrapping a bed sheet or old blanket around it. This is much easier to wash and preserves the bed for longer.

A free solution for picking up doggy doo doo

A few years ago major retailers Target and Walmart switched exclusively to plastic bags versus the greener but more expensive paper options. Unless you're extremely diligent about bringing your own bags, chances are you take home many of your purchases in plastic bags. Reuse the bags for picking up your dog's doo-doo! No need

to buy special bags – just reuse something you already have in abundance.

Don't overdo it with the toys

It's easy to get excited and buy your dog oodles of toys. Especially when they make such cute toys these days! Adorable stuffed animals, cool balls that bounce, light up and make noises, specialized contraptions that throw the ball really far, holiday-themed toys just for that season, the list goes on and on. And because you love your dog so much, you want to buy it all!

You should, however, resist the temptation to go overboard. Your dog only really needs a handful of good toys they like playing with. Any more will overwhelm them and go to waste, wasting your money in the process.

Be sure to check ratings

Today many toys come with ratings that advise how durable the product is and for which size of dog it's intended. Pay close attention to these. They're a tremendous help for picking out a toy your dog will like playing with and that fits their needs.

It's easy to get caught up in how much *you* like that toy. Believe me, I've been there. When I first got my dog, I instantly fell in love with adorable little stuff toys shaped like a Thanksgiving dinner and had to get them for my dog – an energetic, extra large Labrador retriever. Bad idea. He destroyed them in five minutes, and even worse, he started eating the stuffing.

On the flip side, my aunt owns a miniature Pomeranian/Chihuahua mix that has received many toys too large for him to play with.

Do a little research beforehand and buy the right toys for your dog. Your wallet will thank you.

Buy durable toys

On a similar note, it pays to buy highly durable toys. You may think it's a steal to get a dog toy in the dollar bin, but it's likely made of low-quality materials that will only last a short time. Instead, pay a little bit more for a quality toy that will



last for years. In the end, that will be a much better return on investment.

Rotate toys

Another way to extend the life of your dog's toys is to rotate them. Say your dog has 10 toys. Instead of keeping them all out for him to play with, set out only 5 and change up the mix ever few weeks. This will keep his interest in the toys and prevent them from wearing out too soon.

Create your own dog toys

Dog toys don't have to be expensive to be fun. In fact, you can make some pretty sweet toys right now with common household items.

- **Crinkle toy**
Wrap an old sock around a water bottle for a fun, noisy toy. Your dog will love the sounds it makes when he chews!
[Get instructions](#)
- **Old T-shirt rope**
Got old T-shirts lying around? Braid them together to create a homemade chewing rope.
[Get instructions](#)
- **Make an interactive toy**
Grab a plastic container with airtight cover. Poke holes in the side just wide enough for dog food to sneak out, then fill it with a handful of dog food, seal with the cover, and watch your dog have fun trying to get to the treats.
[Get instructions](#)

Food

Food is the biggest lifetime expense you'll incur as a dog owner. And with all the research coming out about food ingredients and how they affect a dog's well being, consumers need to pay closer attention to what they're feeding their furballs now more than ever. Luckily we've compiled many tips and tricks to help your dog eat well for less.

Measure that kibble

To keep your dog and your budget healthy, always measure the amount of food you serve your dog. It's easy to accidentally over serve your dog when you don't have a set way to gauge the quantity. But this can pack the pounds on your dog and increase your food budget without you even realizing it.



Buy in bulk

When it comes to dog food, it pays to buy in bulk. As long as you're familiar with the brand and know it's right for your dog, this is a smart strategy. You'll get a better deal per ounce and save time and gas money running back and forth to the store.

Get case discounts

Along the lines of buying in bulk, most stores offer a discount if you buy a case of any single item rather than buying the items individually from the shelf. On average, the discount can range from 5-15%. This isn't widely advertised, so check with your preferred retailer directly to see what they offer.

Store food properly

To ensure food lasts its entire shelf life, be sure to store it properly, especially if you buy in bulk as recommended above. Once the bag is open, either fasten the top with some sort of clip or transfer the food into an airtight container. Not only will the food last longer, you'll ensure your dog doesn't help himself to more and unwanted critters like mice won't creep in.

Join the frequent buyer's club

Many retailers offer deals where if you buy a certain amount of dog food, say 10 bags for example, you'll get the next one for free. Take advantage of this!

We buy our dog's food at a Gander Mountain, a big box outdoor specialty store. They encouraged us to sign up for their frequent buyer club to get our 11th bag free. Every time we checked out, they added that bag to our tally. They had hundreds of people in their frequent buyer's club for that store alone.

About seven months later the time had come for us to redeem our freebie – a \$50 bag of food at absolutely no cost to us. "I'm really sorry," the cashier said to us. "I don't know how to ring up this bag because I've never had anyone reach this point before." She summoned to another employee who didn't know how either. She kept looking for someone to help. Finally, she found a manager who knew what to do. "Thanks for your patience," he said. "We don't have a lot of people who actually redeem a free bag."

I was shocked. Dogs need a consistent brand of food, so why not shop at the same place and get bags for free? With this system, we save \$100 a year purchasing something we have to buy anyway.

Buy the store brand

We're all aware that grocers offer generic store options of popular items like sugar, flour, cereal and coffee. These private-label products are always cheaper than their brand-name equivalents but similar in quality. Did you know that there are also private-label options for dog food?



Examples include Costco's Kirkland Signature, Safeway's store brand, Walmart's Ol' Roy and PetSmart's Grrreat Choice – all of which are cheaper than the brand name options.

Get cash back

If you have a credit card that offers cash back savings, use it to buy pet food. You have to buy the food anyway, so earn some money in the process. Just make sure to

pay your full bill at the end of the month, or you won't be saving in the long run.

Autoship your dog's food and save

If you're confident in your dog's brand of food and know how much he/she goes through each month, autoshipping is a smart option. A number of large online retailers like Amazon.com and PetFoodDirect.com allow you to set up autoshipments of your dog's food every 30 or 60 days. Not only does this save you the headache of running to the store, you can also save up to 30% off the food in the process.

Sometimes online isn't cheaper

Earlier we told you to look out for bricks and mortar stores and the added expense that comes with purchasing products from there versus online. This is a smart choice most of the time, however, beware of the added expense of shipping heavy products like dog food. Many online stores offer reasonable shipping regardless of weight, but watch out for those that charge per pound for shipping. You'll end up paying more for shipping than the food!

Take advantage of rebates

Manufacturers know what they're doing when they offer rebates on their products. The premise sounds simple. "Get a \$10 rebate when you buy a bag of our dog food priced at \$24.99." Seems like a great deal, right? Well, according to Consumer Union, 60% of shoppers don't ever redeem their rebate after purchasing a product because they're too lazy, forgetful or busy to apply for rebates they've earned. Don't fall into this trap. Yes, it takes a little bit of extra time to fill out the paper work, but you'll be rewarded with extra dough for your effort. And if the rebate paperwork seems too complicated for what you'd get back, don't purchase the product in the first place unless you would have anyway.

Ask your vet for samples

When you're at your vet's office, don't be shy about asking if they have any samples lying around. Manufacturers routinely ship boxes of samples to veterinarian offices with the hope that they'll share the samples with customers, who then go on to purchase their products.

When your dog is in the puppy stage, it's a great way to test out different types of dog foods without having to invest in an entire bag, which can add up very quickly.

Shop at warehouse clubs

Membership clubs like Costco or Sam's Club are great for discounts on household products, especially pet supplies. Yearly memberships typically range between \$40-50 but you'll easily make that back in supplies for your dog alone. Tack on food, snacks, beverages, cleaning supplies and other items you need, and you're sure to save big bucks.

As an example, I buy a three-box pack of doggy Dentastix for only \$14.99 at Costco. A single box costs \$9.99 regularly, so this is quite the steal. With my Costco discount, both my dog's teeth and my wallet stay healthy!

Don't feed your dog table scraps

Repeat after me: Most table scraps are not good for your dog! Many of our meals consist of oils and fats that can lead to severe dog health problems such as diarrhea, vomiting and pancreatitis.



If your dog accidentally snags a chip that fell on the floor, don't fret it. One accidental snack won't hurt him. But if you habitually feed him a chip or two here and there, it can add up and impact his health.

A number of human foods are flat-out poisonous. Keep Fido away from raisins, grapes, onions, chocolates, cooked bones, fruit pits and walnuts.

Some human foods, however, pose no threat to your dog and can actually be good for him. Such foods include rice, cooked eggs, carrots, cheese, peanut butter, berries, chicken, green beans, seedless watermelon and bananas.

Also worth noting, pups that are fed table scraps may become dependent on them and start to refuse their regular dog food. This habit could lead to undesirable behaviors such as begging. If you do feed your dog healthy human foods, be sure to do so away

from the dinner table.

Don't let wet food spoil

To get the most out of wet dog food, store the cans in a cool environment and always check the expiration date. If you open a can and have leftovers, empty it into an airtight container. With this, you'll be able to store it for up to three days.

Get your doggy to slow down and enjoy the food

Many dogs, especially the big ones, are tempted to rush through their meals and eat as quickly as possible. Just like with humans, this means they don't enjoy the food like they should and, more importantly, it doesn't digest properly which can lead to an upset stomach and even serious gastrointestinal issues.

When my dog was a puppy, he'd rush through breakfast, only to throw it up shortly after and be hungry again.

To get your dog to make the most out of mealtime and properly intake their food, try these tricks:

1. Flip the food bowl upside down and spread the food around the ring in the center. Your dog will have to circle around and pick his head up to shift to the other side, forcing him to slow down and enjoy the food.
2. Split up the food in a cupcake pan. He'll have to come up for air between sections.
3. Divide the dog food into several small bowls so he can't chow it all down at once.
4. Place a tennis ball or another large item in the bowl so he'll have to eat around it.
5. Raise the height of the dog bowl. Place it on a box or stepping stool so your dog doesn't eat too fast and is comfortable. This will also decrease the amount of air swallowed and position his head up to make burping air easier.

Treats

It never ceases to amaze me how quickly dogs learn the word “treat.” Simply say the word and their ears instantly perk up. Treats are an essential part of the training process and the best way to reward your dog for a job well done. They’re also great for tiding your pup over until mealtime.

Get bones from your butcher

One of my biggest surprises as a dog owner is just how expensive it is to buy recreational bones – the natural, real bones from an animal. Walk down the treat aisle and you’ll see bones for anywhere from \$4-25 a pop! Bones provide good stimulation and are great for your dog’s teeth, but at those prices you soon won’t be able to afford a roof over your dog’s head.

Here’s a solution: Skip the prepackaged, branded bones and go straight to your local butcher. They can provide you with bones for free or at a fraction of the price. Some grocery stores even sell them in the meat department.

Like with all bones, be sure to watch your dog carefully to be sure he doesn’t swallow too large of chunks. And always get the appropriate size. If the bone is too small your dog could swallow it whole and risk choking, and if it’s too large it could splinter and cause damage.

Don’t overuse treats

Treats are called just that for a reason. They’re supposed to be given out at special times and used sparingly. Start to dole out treats too often and you’ll face unexpected consequences.

For one, your dog will start to expect them and no longer see treats as a reward. Also, it could interfere with her feeding schedule and cause weight gain. And as it pertains to the purpose of the book, giving your dog too many treats means you’ll



be shelling out extra money without good reason. Be sure to keep the number of treats, and subsequently your budget, in check.

Like food, buy treats in bulk

As we mentioned with food, it saves money to buy in bulk. This is especially true with treats. The bigger the bag, the better the deal per ounce. Just be sure to store the treats properly and never buy more than you'll likely use.

Check expiration dates

Believe it or not, most dog treats have expiration dates just like human food. So you'll want to find the option with the latest expiration date to extend how long you can give your dog the treats.

Cut down the size of treats

You don't have to reward your dog with a full-size treat. Instead, break the treat in half and provide him with smaller chunks. Your dog won't notice the difference and you'll get more bang for your buck with that box of treats.



Check out your local pet store for freebies

Pet stores keep bowls of treats out for their furry friends, and many times they have free samples on hand from manufacturers or even bags of treats for their guests to take home. Keep an eye out at your next trip to the pet store and you could get a week's supply of treats free for Fido.

Reward rover with raw veggies

While most human food is not recommended, a number of raw veggies are actually quite good for your pup. Potatoes, broccoli florets, asparagus, brussel sprouts, carrots, cauliflower, edamame, cucumbers, green beans, peas and sweet potatoes all offer great nutritional value for your dog and are easy to digest. (Remember to stay away from onions – they're poisonous!)

While we don't recommend buying these items solely for puppy treats, if you're cooking and have the above leftover veggies, give them to your dog instead of going to waste.

Ice, ice baby

Giving your dog ice cubes as a treat is an excellent idea. For starters, it's completely free, and importantly, the cool crunch of the ice is great when your puppy is experiencing the pain of his permanent teeth filing in. (Just be sure to give your dog an ice cube that corresponds with their size.) But ice isn't just for puppies – dogs of all ages love this cool treat.

You can even spruce it up by adding carrots, apples or other small treats to entice your pup and keep her occupied. For longer-lasting entertainment, use a cake mold and create a giant ice treat!

Make your own treats

With all the news about the safety of dog products manufactured overseas and the focus on giving your pup food with the highest quality of ingredients, people are increasingly conscious of the treats they give their pooches. The trouble is that to buy treats that are consciously made with the highest-quality ingredients, you must pay a pretty penny. It's definitely worth it to keep your dog healthy and safe, no matter what the price, but here's a way to give your dog the highest quality of treats without breaking your budget: make them yourself. You'll know exactly what's going in them and likely have many of the ingredients in your cupboard already.

Homemade jerky

Making your own jerky treats is actually quite easy. Grab chicken, slice it thin, and put in the oven at 145 degrees for six hours. You can also do this with sweet potatoes. It's a healthy, inexpensive treat!

Indulge your pup a bit at dog-friendly restaurants

Every now and then your dog – if her stomach can handle it – can enjoy indulgent treat. A number of chain restaurants offer free treats to dogs. For example, Dairy Queen has “Pup Cones,” small servings of vanilla ice cream just for Fido, and Starbucks offers a Puppuccino, a small cup filled with whipped cream. Again, this should be an occasional treat, only if your pup can handle it.

Training

Dogs are inherently loyal creatures, and they naturally look to their owners for guidance and discipline. By providing your dog with solid training, you're doing both you and your dog a favor. Good training makes your dog more enjoyable, improves her safety, and enhances the bond between you two and so much more. All dogs are trainable – some more easily than others – so don't ever forget this step.

Don't skip training your pup

Training your dog is essential. Don't ever skip this part of the dog-owning process. A well-trained dog will save you time, energy and, yes, money.

As my mom so wisely told me, “You want people to be able to enjoy your dog.”

Training and discipline is a big part of this. Start early and be consistent. This will pay off financially in a number of ways. You'll

be able to take him with you more places, saving on daycare or boarding costs or the gas it takes to drive home to check on him. It will also cut down on the wear and tear to your physical belongings.

As a dog owner, you're guaranteed to have a few things damaged, but training your dog and setting boundaries will greatly mitigate this risk. And last but not least, you don't ever want to put yourself in a position where your dog's behavior can cause physical harm to other people.

Housebreak your pup ASAP

Work on potty training with your puppy right away. The sooner your dog is trained, the better for your flooring and furniture. Accidents happen when your dog is young, but be sure to housebreak her ASAP to limit the amount. Plus, the older your dog is, the harder it is to train her. You've heard the saying, “You can't teach an old dog new tricks.”



Here's a cautionary tale. With the downturn in the economy, I couldn't sell my townhouse so I decided to rent it out to two young women. One asked if she could get a puppy, and being a dog lover, I agreed. Unfortunately, this woman never took the time to properly potty train her dog, and when she moved out only 14 months later, the carpet in her bedroom and living room was beyond repair. Dog urine soaks down to the carpet pad so the stains and smells are exceptionally hard to get out. All in all, the cost to replace just the carpet in those two rooms was \$1,600. And this doesn't include the hundreds of dollars both she and I spent trying to clean it first. Luckily her damage deposit covered a big portion of it all.

Puppy pee pads are a good tool for young dogs who aren't yet trained to relieve themselves outside and must go within their kennel. Be aware, however, that this stage is short lived. We're talking a matter of a few weeks. So instead of stocking up on puppy pee pads like you would baby diapers, buy only a short supply.

Do it yourself

In-person sessions are invaluable, but the most important part of training your dog happens at home with just you two. There are so many free or inexpensive resources – books, websites, your family and friends who own dogs, etc. – to help guide you down the right path. (Read on for free training resources.)

The key to effective training is repetition and consistency. Immerse yourself in training materials and carve out time to consistently work with your dog.

Socialize your pup at dog parks

A great way to socialize your pup and help him burn off energy is by going to a dog park, an area where dogs can play off-leash under the supervision of their owners. Many city and county dog parks are free; a few require a



yearly membership offered at a nominal fee.

At the park, your pup will be exposed to dogs of all different sizes and temperaments as well as many types of people – which is awesome for socialization.

Dog Park Etiquette

To make sure you have a good dog park experience and contribute positively to that of others, always follow dog park etiquette:

- Wait until your dog is at least 4 months old to bring him to the dog park.
- Make sure your pup is up to-date-on vaccinations before going.
- Always clean up after your dog.
- Make sure you can see your dog at all times.
- Interrupt any rough play and don't allow a dog to bully another.
- Don't bring or use treats and toys when other dogs are nearby – that's confusing for the other dogs.
- Be willing to leave the dog park if you feel your dog isn't behaving, the play is too tough or your dog is not comfortable.
- Take off your dog's leash right away. Your pup could get tangled with others dogs that come over to play and possibly cause damage.
- Make sure your dog is in the appropriate area of the park for her size
- Don't be distracted by your phone, chatting with other patrons, etc.
Always know where your dog is and what he's up to.

Get materials from the library

In this day and age, it's easy to forget there's a place with thousands of resources at your disposal – for free! That place: the library. Almost all cities and counties have some sort of library system available for residents. Check out your local library and see what's available.

“Isn't the library full of outdated materials?”, you may ask. Sure, if you're looking for a book about the newest, just-released version of Photoshop, your local library isn't the best place to go. But fortunately for us, good techniques for training your dog are timeless, and materials written 10, even 20, years ago are just as valid today as they were then.

Ask for a buddy discount

Some training facilities offer a discount when you take the class with a friend. If you know a fellow dog owner who is also looking for pet training, group together and ask for a “buddy discount.” It's a win-win. You'll save money, and you and your pup will both have pals to help reinforce what you've learned in class.



Observe training before you commit

Dog training classes aren't cheap. The last thing you want to do is sign up for an expensive training class and realize it isn't a fit for you. This happened to a fellow dog owner in our neighborhood. She signed up for the first training class she found, only to realize it was a very snobby establishment with little patience for dogs and even less for humans. The trainer would routinely lose her cool with the puppies when they didn't listen. (Um, come one...they're PUPPIES! What did she expect teaching a puppy training class?)

In the end, my neighbor attended two sessions and didn't go back. The package was non-refundable, so she was out a couple hundred dollars.

As they say, try it before you buy it. Many dog training facilities let you observe a training class before committing. This will give you an idea of whether their style is a

fit for you and your dog. And if they don't let you stop by beforehand, this may be a red flag.

Discount for rescue dogs

If your dog is from a rescue, find out if your training facility offers a discount. Many of them provide reduced rates as a way to support adoption efforts and those who open up their homes to dogs in needs. This is often advertised on the organization's website, but if not, don't be shy about asking.

Look for a training club

Training clubs are groups of experienced and knowledgeable dog enthusiasts who support their local communities and serve as instructors. They offer discounted training classes and often provide discounted fees for recently adopted rescue dogs. Check and see if there is a dog training club in your area. Not only will get a deal on training, you're also supporting your local dog community.



Train with a group

One-on-one training sessions are expensive. As an alternative, group classes offer more than a 50% savings versus individual classes with a trainer. Plus, your dog will socialize with other pups – an incredibly important skill.

Get advice from dog owners you admire

When you get a dog, everyone and their mother has advice for you. I even received adamant advice from an acquaintance who had never owned a dog before. She was basing it on what her dad's friend's uncle did with his dog. They're trying to be helpful, which is great, but it can be overwhelming and emotionally draining, especially if you don't agree with them.

Tune this all out and instead focus your attention on dog owners you admire. Pick their brain about what they did with their dog and if they have any advice for you and your pup.

Our good family friend Ben has had a number of dogs, all of which were incredibly well behaved. When we got our dog growing up, he helped walk us through how to

raise a dog, and it was better – and cheaper! – training than anything else out there. We still use his advice to this day with our next generation of dogs.

Don't give out too many treats

It's an age-old premise: When a dog does something right, you reward him with a treat. So when you're training your dog, you naturally give out more treats than normal. However, be aware of just how many treats you're giving your pup overall. After a day of training at home and in a puppy class, we realized we had given our dog the equivalent of a small box of treats! This isn't good for your dog's health or for your budget.

If you find yourself giving out too many treats, try to break up the size so they're a bit smaller, or choose alternative rewards like ice cubes, playing with a toy or going for a walk.

Get the whole family in on the training

It's easy for one person to take over the responsibility of training your new dog. While it's OK to have someone lead the training, everyone in the household – significant others, kids, roommates, whoever is in the home – should reinforce what's being taught. This will make training go much quicker and provide your dog with a consistent message.

Stay focused

As a final note, training your dog isn't easy, and there will be times when you want to throw in the towel and let your dog continue his mischief. It's tough, but if you stay focused and diligent with your training, your hard work will pay off. Your dog will be more enjoyable, life will be easier and your wallet will be thicker.



Free online resources

The internet is chalk full of free training resources. Here are some great options to check out:

- [Kikopup on YouTube](#)
Renowned dog trainer Emily Larlham offers free how-to videos on dog training, clicker training and behavior modification via her YouTube channel “Kikopup.”
- [Strutmymutt.com](#)
Get access to free training videos from strutt my mutt. The site is cleanly designed and easy to use.
- [Cesar Millan](#)
The famous dog trainer offers loads of tips and techniques via his website. Sign up for his newsletter for advice delivered directly to your inbox.
- [The Kong Company](#)
This is the company that comes up with brilliantly designed products for keeping your dog active and engaged. (I wouldn’t know what to do without our classic red Kong toy.) As if they haven’t done enough for the dog community, Kong also offers a series of free pet training videos.

Great apps

Get smart training tips with your smart phone! Apps on your phone are a great way to aid your dog’s training progress. Here are our favorites:

- [Dog Trainer Pro](#)
Cost: Free
Get video training tutorials and patented dog activity tracking software to help you set goals, learn training skills and track your dog's activity.
- [Dog Tricks & Bark Machine](#)
Cost: \$.99
This awesome app help covers basic commands, games, tricks, tips on behavior issues and more. You’ll have as much fun as your dog!
- [Puppy Coach 101](#)
Cost: \$2.99
Discover how puppies learn and how you can teach your pup how to become a

loving, well-behaved member of your household.

- **Pet Acoustics**

Cost: \$1.99

Music can help change the mood and feel of an environment for dogs and help reduce stress, anxiety and aggression. Try out this easy mood-changing tool for pets.

- **Petometer**

Cost: Free

Help your dog (and you!) stay in great shape with the Petometer. You can track your walk, view a history of your exercise, set reminders of when to take your dog out again, view a list of recommended exercises for your dog and more.

Exercise

You may have heard the saying, “A good dog is a tired dog.” As a dog owner, you’ll soon agree that truer words have never been spoken. Dogs whose exercise needs are met rest more calmly at home, are less destructive and behave better overall. In addition to improved behavior, exercise also has obvious healthy benefits that will enhance your dog’s quality of life and cut down on vet bills.

Research your local trails and dog parks

Today so many communities are flush with beautiful trails and welcoming dog parks, yet many citizens aren’t aware of all the resources their city and county has to offer. Do some research online and find great paths where you and your dog can walk. Also check out what off-leash options are available. You’re paying for these resources through your taxes, so why not enjoy them?

Schedule doggy play dates

A quick, easy and free way to wear out your dog is by scheduling a doggy play date. You’ll meet a lot of fellow dog owners when you get a pup, through the neighborhood, training classes, the park, etc. If there’s a dog your pup likes playing with, ask the owner if they’d like to have a play date. Go to a park or let them loose in the backyard. It’s fast way for them to burn steam.

Building a community is key

Getting the support of fellow pet parents and helping them in return is an excellent way to help boost your budget. When you own a dog, it really isn’t that much extra work to take another one with you to the dog park or along for a walk, or even for a weekend stay. Volunteer to do this for a friend or neighbor, and they’re sure to return the favor.

Quit the gym

Any puppy parent will tell you that getting a dog increases your daily exercise. While it may be tough motivating yourself to go for a run at 6 a.m., you don’t really have a choice when there’s a hyper dog running around your house. This means you’ll have less time and energy go to the gym, so why not cancel your membership altogether?

You're already getting good exercise and can always add a little more to your routine if need be (I'm sure your dog will thank you!). Not having a gym membership cuts \$25-100 out of your budget instantly.

Volunteer at a daycare for free care

Doggy daycare is a great way to socialize your dog and wear her out while you're at work. Unfortunately, it's not cheap. The cost of a full day of daycare typically ranges from \$15-40, so you're looking at \$75-200 each full workweek. Ouch!

Doggy daycares are always looking for good, trustworthy employees, so ask if you could volunteer to help at certain times, say on Saturday or Sunday mornings, in exchange for free dog care. It's a win-win scenario. Rarely are all dog spots filled at the daycare so it shouldn't be an issue to add one more dog to their care, and they're getting an employee free of charge.

Buy a package

Daycares offer a discount when you purchase a package of multiple days. For example, at the daycare we go to they give you \$5 off per day when you buy a 20-package. Since we go there regularly and are sure to use the days, this is an easy way to chop \$100 off our pet expenses.

Like I said earlier with training, always try before you buy. Make sure you like the daycare and your dog does well before purchasing a large package of days that is likely non-refundable.

Do a half-day of daycare

Many doggy daycare facilities offer a half-day option where instead of paying for the full price for the entire day, you can get half that time for almost half the price. At many daycares a half-day is six hours which is plenty of time for your dog to get a big dose of exercise without paying full price. If you can arrange it with your schedule, try this out.

Hire a dog walker

At the puppy stage, a dog can only be left alone for four hours or so before it needs to be let out. Some people are fortunate to live close enough to work that they can go home and take care of their pup during lunch hours. For those of us who don't have this luxury, the puppy stage can be an extra challenging time. You either have to take

your dog to daycare or see if you can rearrange your work hours. As a cheaper alternative, find a dog walker to stop by and let your dog out for a nominal fee.

Don't know of anyone who could do this? No problem. The website dogwalker.com is a great place to find help. Another place to look is care.com/dog-walkers.

Take your dog shopping

For people in extreme climates – either really hot or really cold – it can be a challenge to exercise your dog safely during tough weather. We live in Minneapolis where winters can get incredibly cold, like around -20 Fahrenheit at times, and you have to be careful that your pup's paws literally don't freeze to the ground. Taking your dog out to go to the bathroom is a challenge, let alone for a walk. My friend Jill has a brilliant idea for getting her dog exercise when it's crazy cold out: she hops in the car and takes her to dog a store that allows dogs. Think your local pet store, chains like Petco and Smartsmart, and even bigger sporting stores like Gander Mountain. (Always confirm the store allows dogs first before entering.) You want to make sure your dog behaves and doesn't run around causing problems, of course, but it's perfectly OK to stop in and walk around as a way to burn off energy without paying a service or daycare.



Get a Chuckit! Launcher

This is a must-have for new dog owners. It's so simple, yet so awesome. Only \$8, the Chuckit! Launcher is a fabulous way to exercise your dog. It launches the ball farther than you can throw and doesn't wear out your arm.



At first, I was strongly against it; I played fastpitch softball competitively – I didn't need help throwing! However, after seeing all the people at the dog park with a Launcher, I knew something was special about it. The handy piece of plastic sends the

ball sailing three times farther than if you were to throw it the traditional way, which means your dog gets worn out three times faster.

I highly recommend Chuckit! plastic balls as well. My 100-pound lab destroys every single tennis ball he comes into contact with, yet he hasn't made a scratch to his Chuckit! ball in nearly two years.

Create a homemade agility course

Some breeds need to be challenged both mentally and physically otherwise they turn to destruction behavior. Channel this with a homemade agility course in your backyard if you have the space. There's no need to go out and buy expensive equipment. You can easily take existing materials like PVC pipes, a broomstick and an old hula hoop and turn them into a fun zone for your dog. Can't picture it? Go to [wikihow.com/Build-a-Dog-Agility-Course](http://www.wikihow.com/Build-a-Dog-Agility-Course) for instructions.

Health

Perhaps the biggest sticker shock for a new pet owner is the cost of pet medical care. There's no way around it – caring for your pet's health isn't cheap, yet it is so incredibly important. While you shouldn't ever skimp on pet care, here are some ways to be smarter about it and save money in the process.

Stay on top of preventative care

You can do many things to cut back on pet expenses, but in an effort to save costs, don't ever skimp on your dog's health. You'll compromise her wellbeing and spend more down the road.



Investing in preventative healthcare for your pup is the most sound financial and health investment you can make. Preventative care does just what its name implies – it prevents disease and illness, which can be extremely expensive to treat and takes an even bigger emotional toll on all those who know and love your dog. Skipping preventative care is not worth the amount of money you'd "save."

Regular exams also can detect minor health issues that will become bigger if left untreated. Nipping these in the bud saves hundreds, even thousands of dollars. Even more importantly, it could save your pet's life.

Keep up to date on vaccines and medication

A key part of preventative care is vaccination. Vaccinations can effectively prevent potentially serious canine diseases like rabies, hepatitis and distemper, which are expensive to treat.

This also keeps your family healthy as well since some canine illnesses can be transferred to humans.

Your vet will provide a standard schedule for vaccinations to help you keep track of everything that's needed. For the first year, your puppy will have a busy schedule with shots, but it slows down after that.

Consider pet insurance

Last year when my dog Toby got kennel cough unexpectedly from his training class, it was \$150 for the visit and medicine. And since Labradors are prone to ear infections, we spend a couple hundred dollars a year to restore his ears back to health.

That got me thinking about pet insurance. Would it be worth it to have an insurance plan for my dog similar to what I have for my own health care?

Not surprisingly, pet insurance is structured closely to human health insurance. A policy has monthly premiums, annual deductibles and copayments, and depending on the carrier, you may have limits on which clinics you can visit.

But there are major differences as well. Notably, under the Affordable Care Act in the United States, human plans must cover preexisting conditions and can't set annual and lifetime payout limits. Pet insurance policies, however, don't have to abide by these laws. A pup with a pre-existing condition, say inflammatory bowel disease, can be refused coverage for his ailment.

Like all insurance, coverage for a dog is a gamble. You may experience a catastrophic event where your dog needs a very expensive procedure. Hopefully this doesn't happen, but in the rare case it did, you could be covered with insurance.

In addition to mitigating risks, pet insurance can also be considered a financial investment where you pay less for the premiums than you would paying the bills directly.

So how do you determine if it's worth getting pet insurance for you pup?

First, ask yourself: How much do you really spend on healthcare each year for you pup? The vet bill always makes your heart stop for a second, but is it that much more than the cost of monthly premiums over time? Also, I've noticed that I spend far less on vet expenses for my dog in his second year versus the ever expensive first year with a puppy.

Then when researching pet insurance policies, find out answers to the following:

- What is the co-pay and deductible? This is the amount you'll pay out of pocket. Keep in mind that each insurance company has its own definitions for these terms.
- What are the caps? Know how much a policy will pay:
 1. For the lifetime of the pet.
 2. For a certain time period (usually this is yearly).
 3. Per incident.
- What are the policy's exclusions? This may be the most important factor to consider. Go over the policy with a fine-tooth comb to see if the policy excludes congenital, hereditary and development conditions, and any other types of incidents.
- How does the bill get paid? Do you pay out of pocket and the company will reimburse you later?
- What clinics and pet hospitals are covered?
- Does the insurance company cover your breed? Some breeds – pit bulls, Rottweilers and chow chows, for example – are excluded or offered only restricted coverage.

Independent pet insurance comparison websites are a great way to compare different plans side by side. Start your search with Petinsurancereview.com and Petinsurancequotes.com. Before committing, always read the policy very carefully. Many complaints online are from people who didn't fully understand their plan.

In the end, it's a personal choice about what's best for you and your dog. If you decide health insurance isn't a fit for you, just be sure to have enough money saved to cover unexpected health issues, up to an amount you're comfortable with.

Negotiate a payment plan

If you can't afford the entire vet bill upfront, see if your vet allows payment plans. This way you can give your dog the care he needs at the moment while paying off the bill in smaller chunks over time.

Use a vet in a less expensive area

Another way to potentially save money is by going to a vet in a smaller town. They tend to charge lower fees, so it's worth it to shave off some money – as long as the cost of gas doesn't outweigh the benefits.

Check out local veterinary schools

Many vet schools run low-costs clinic. It gives students a chance to practice pet medicine, and since they're supervised by experienced doctors, your pet will still receive the very best care.

Visit [The American Veterinary Medical Association's website](#) and [VeterinarySchools.com](#) for a list of schools in your area.

Watch your dog's weight

Obesity in pets can lead to a multitude of health problems. An obese dog has an increased risk of heart disease, diabetes and joint disease, including arthritis.

The risk of injury also increases. Vets also have countless tales of overweight dogs who broke a leg jumping down from the couch or whose hip gave out going up the stairs. Simply losing weight can avoid expensive surgery and medications.

Don't buy medications at the vet

According to Consumer Reports, veterinarian offices mark up medications anywhere from 100-160% over wholesale and add a \$5-15 dispensing fee. Despite this price gouge, two-thirds of pet owners still purchase medication at their vets.

Many popular pet medications are available at retail outlets, including drugstores and chains like Costco and Target, as well as online pharmacies, which often provide the best discount. Try [PetCareRX](#) and [1800PetMeds](#).

If you need the medication more urgently, however, see if your vet will match the price of medications online.

Buy generic medications

Pet pharmaceutical companies now offer generic versions of brand name dog medications. Go this route instead and save some money while getting the exact same product. Just double-check to be sure the formula is the same.

Spay or neuter your pup

Like Bob Barker says, control the pet population and have your pet spayed or neutered. If you don't plan on breeding your dog, you should definitely take him or her as soon as it's possible to get the surgery.

Obviously, this will prevent unplanned puppies, which are expensive to care for. It will also take care of eliminate behavior that can potentially be damaging to your property.

Dog-proof your house

Routinely do a sweep of your house to make sure there's nothing dangerous for your dog's health. For example, hide electrical cords that your puppy can chomp on and get shocked, keep poisonous Poinsettia plants out of reach and hide cleaning products they could drink.

Brush your dog's teeth

Take care of your doggy's chompers! It's easy to forget about them with everything else you need to worry about, so schedule time to regularly brush your dog's teeth with a pet toothbrush and toothpaste, and/or provide him with dental sticks. Spending a penny today in preventative care saves a pound later in expenses.

Find out if you qualify for a vet discount

Some veterinarians provide discounts for senior or adopted pets. You can also get a reduction for more than one dog in a household. Be sure to check for this before paying any vet bills.

Keep an eye out for signs

You know your dog better than anyone else. His habits, mannerisms, quirks, every little detail. That's why there is no one better than you to monitor your pet's health. Always



trust your gut. If there's something not right, go to the vet.

Several years ago my friend John noticed that his puppy Chewie wasn't as perky as normal. The vet said the puppy was probably just tired from his training class and to give him some peanut butter as a snack to see if he still had an appetite. If Chewie ate it – even a little bit – there was no reason to bring him, the vet reasoned. John gave his dog peanut butter, but he only ate half. Normally he gobbles it up, so John was concerned. He took the Chewie to the vet anyway, and it was the best thing he could have done: his dog had a serious bacterial infection. Luckily at this stage it could still be treated with antibiotics. After it was all said and done, the vet credited John's intuition with saving his dog's life.

Reach out to a National Kennel Club

If your dog has an expensive medical emergency and is of a specific breed, you may be able to receive help from a kennel club. A kennel club, also known as a kennel council or canine council, is an organization that concerns itself with the breeding and wellbeing of a specific type of dog. In some cases, these clubs offer a veterinary financial assistance fund or can point you in the right direction of someone who can help.

Join a prescription savings plan

A number of retailers now offer prescription savings plans that also cover pet medicines. For example, the Walgreens Prescriptions Savings Club extends to the all members of the household, including pets. It's worth seeing if your pharmacy offers such a plan - it's an easy way to cut down on the cost of prescriptions for your pup.

Start a calendar with preventative care dates

Since we're on the topic: While you will receive notifications from the vet on when your dog is due for a check-in or his next round of shots, it's also good to start your own calendar of preventative care dates. For example, note when you give your dog heartworm medicine and flea and tick prevention pills, when he's due for an ear cleaning, when you last brushed his teeth, etc. In the beginning it's easier to stay on top of these dates, but the months will soon start to blur together. Creating a calendar prevents any confusion and ensures you've done everything to keep your pup healthy.

Shop around

Like with a lot of things in life – buying a house, purchasing a new car, dating – you want to shop around before you commit. When you get a dog, take time to research the best veterinarians in your area. Don't hesitate to get a quote on how much they charge for common things like vaccinations, check-up appointments, and spay and neutering services.

Also be sure to check out their reviews on Google and Yelp. I made the mistake of going to the nearest vet when we got our dog. The price was shocking, yet I paid without questioning since it was my first pet and I had nothing to compare it to. Later I visited Yelp and saw that a number of customers posted reviews complaining about the price. “These people seem friendly enough, but you better have a lot of kids at home, because you might have to hand over your first-born. Overpriced!” one woman lamented. I use Yelp regularly to review restaurants but it never crossed my mind to look up a vet. That was a mistake.

Check out the Animal Human Society & other non-profits

Many non-profits provide high-quality, affordable veterinary care to the public. The Animal Human Society is a great example of this. They assist with physical exams, vaccinations, deworming, dental services, blood work and more, all at a discounted rate.

Stay away from low-quality food

You may think you're being a thrifty dog owner by buying the cheapest dog food you can find, but this “bargain” will give you more than you bargained for. Cheaper foods tend to have lower quality ingredients and are full of chemicals and artificial flavors, leaving your dog sluggish and at risk for health problems. Today high-quality dog food is more reasonable than ever, so you can afford to give Rover nutritious, well-made eats. Down the road, your wallet will thank you.

Keep your dog hydrated

Another simple, preventable health issue? Dehydration. Dogs, like all other living creatures, need water to nourish, cleanse and hydrate their bodies. Water facilitates the metabolic process in your dog and also helps flush out toxics from the body. Without water, the toxins could build up and cause damage to the dog's organs.

Dogs also use water to keep cool, in more ways than one. In addition to drinking water from their bowl and diving into a pool or lake to cool off, dogs stay comfortable by panting, which means they're exhaling and releasing water through respiration. Always remember to keep a water dish nearby, especially on hot days.



How much water does your dog need? Generally, a dog drinks between 8.5 to 17 ounces of water per 10 pounds (55 to 110 milliliters per kilogram), according to dog trainer Cesar Millan. So a 50-pound dog needs between 42 and 84 ounces (1.25 to 2.5 liters per day for a 23 kilogram dog). If she's active, she'll need even more water.

Learn dog first aid

Do you know what to do if your dog eats chocolate, a delicious treat for humans but a poisonous substance for pups? What about if he started limping or if he began overheating?

In these scary circumstances, knowing dog first aid can protect your dog's health ASAP and save you an expensive emergency visit to the vet.

I'm eternally grateful a woman who helped me at the dog park when Toby had an incident. He was a puppy, only five months old but already 50 pounds and not quite adjusted to his big body. As all the dogs ran around in a pack, Toby followed at the back, still a little gangly and uncoordinated. The older dogs saw the picnic table up ahead and parted to either side, still running full speed. Toby, however, wasn't as coordinated and ran head-on into the metal bar and wood table. The thud was so loud that the entire dog park stopped to look with horrified expressions on their faces. My stomach dropped. Toby fell backward, and then started running, only he was so confused and disoriented he ran in a circle.

I started to panic. Luckily a woman I was standing next to knew dog first aid. She first checked to make sure nothing was broken in his body. She then made him sit and did a quick check to make sure his cognitive skills were working. He was A-OK, she said.

We went home and Toby was just fine. If not for that woman, I would have taken him to an afterhours vet clinic and spent hundreds for tests.

So the moral of the story is, do a simple search online for dog first aid and hundreds of free resources will pop up. By taking the time upfront to review these procedures, you'll save money, and even more importantly, keep your dog safe.

Healthcare Hacks

- **Keep the paws protected**

Snow can do a number on a dog's paw during winter. Put a little Vaseline on the paws before going outside to avoid scrapes and stay moisturized in the cold.

- **The bee sting blues**

At one point or another, your dog will get a bee sting. Stay calm. Remove the stinger by moving your thumb parallel to the skin surface, then bathe the wound with a mixture of baking soda and water. Finally, apply ice packs to reduce the swelling.

- **Stay calm and carry on**

If you have an anxious dog who can whip herself into a frenzy, change the mood by turning off the lights and playing classical music. Gently rub her back until she's soon feeling relaxed and safe.

Grooming

With hair from head to toe, nails that grow at warp speed, and ears serving as wax traps, dogs are creatures that require a good amount of grooming. Fortunately, this is an aspect of dog ownership that's easy to save money on, if you're resourceful and not afraid to do it yourself.

Guide to groomer-quality baths

Save some dough by giving your doggy a bath at home. With these tips and tricks, it will be as good as going to the groomer.

Step 1 – Get the supplies

Once your dog gets in the tub, all bets are off, so always grab your supplies ahead of time. You'll need:

- Shampoo
- Conditioner (recommended for dogs with coats that need to be brushed out)
- Brush
- 1 big absorbent towel (2 is even better)
- Bowl, pitcher or large cup
- Cotton balls
- Ear cleanser
- Treats

Step 2 – It's go time!

When they're younger, dogs are not likely to get into the tub willingly. Many adjust as they get older – some even like the bath! – but for others it can be a lifelong battle. If you have a big dog who battles bath time, always have someone there to help you so you don't throw out your back getting him in the tub. Also, feel free to coax your pup with treats.

But before your dog jumps in, make sure the temperature is just right. Give your dog a minute to adjust to the water and feel safe. Wet her coat, then gently massage shampoo in the shoulder area and move out from there. Be gentle around the face and sensitive areas. And don't forget the undercoat. From there, thoroughly rinse out the shampoo (this is where the pitcher or bowl comes in handy) and make sure there's no leftover residue, which can cause your pup irritation. Now is the time to apply conditioner if desired.

Step 3 – The finishing touches

Once you're done cleaning, it's dry time. This is the toughest step because dogs go a little crazy after bath time. (My friend Liz affectionately calls it "the zoomies" when her beagle Murphy jolts around the living room post-bath.) With this in mind, make sure your pup doesn't sprint out; try to contain him in the bathroom so you can dry the fur with the towel as much as possible. For dogs with longer coats, you may want to use a blow dryer set on low to help with the drying process.

From there, we recommend brushing your dog's coat to remove any loose hairs and give it a smooth finish.

Finally, it's a good habit to clean your pup's ears after the bath to get rid of wax or dirt and to make sure there's no water or shampoo left behind.

Once you've done the steps above, go ahead and let your dog loose!

Bathing cuts back on grooming

You can also prolong your trip to the groomers by giving your dog a bath every 1-2 weeks. This will keep their coat shiny and well maintained. If your pet's fur becomes a frizzy mess, try using detangler spray to help calm it down.

Brush your dog frequently

Simply brushing your dog daily or every couple of days can add up to big savings in grooming expenses. If you routinely brush your dog's fur, it will be less likely to get matted and tangled, meaning you your pup won't need to be groomed



as often. An added bonus: Your dog won't shed as much.

It sounds simple enough, but life gets busy and this is something that's easy enough to forget, so make it part of your weekly routine.

You're not going to a dog show

Sure, it'd be nice to have your dog perfectly groomed all the time with hair cut to just the right length and brushed just so. The truth is, unless you have a show dog, there's no need for your pup to be perfectly coiffed 24/7. It's OK to relax and leave time between grooming visits.

Cut it yourself

Save money with a little DIY hair cutting. With a bit of research, you can start trimming your dog's hair by yourself in no time. Here's a helpful [blog post](#) with video tips.

One thing you shouldn't skimp on, however: scissors. It's worth it to invest in high-quality pair that won't rust or lose sharpness.

You can even turn your newfound skills into a side business for extra cash!

Don't wear good clothes when grooming

This might seem like a "duh." Believe me, I thought so, too. But when your dog is gnarly and dirty and you're in the heat of the moment, sometimes you forget to change out of your nice clothes and into something you don't mind ruining. Try to make this part of your process. 1. Grab the shampoos and towels. 2. Change outfits. 3. Start bath time!

Split time between you and the groomer

You don't have to skip going to the groomer entirely to save money. As a happy medium, take your dog to the groomer a set number of times a year, say every three months, and groom your dog yourself the rest of the time. This way your dog will have a good base for her hair



and you can fill in between sessions. It's a win-win.

Get a new groomer's special

When a new groomer opens up a business, he or she will likely offer a discount or a special to drum up business and establish a client base. Take advantage of this for as long as it lasts. Also, be on the lookout for specials and coupons from other groomers in the area who might respond to the new competition with their own deal.

Take advantage of a new customer discount

You can even get deals at established groomers. Many offer a new client deal where prices are slashed dramatically, sometimes up to 50%.

Again, they're trying to attract new clients and get you to come in for full-priced services, which is why they're willing to low-ball their first session with you.

Get a frequent groomer's card

On the flip side, it can pay to stay loyal to the same groomer. Some offer a program for frequent customers where if you come in a number of times for services, you'll get the next one free or discounted. For example, if you come in for 10 grooming sessions, the 11th is on the house. If you have a groomer who offers this type of deal and you like their work, stick with them.

Go to a dog grooming school

Just like human beauty schools, grooming schools offer steeply discounted services to give their students experience. The students have had significant training but need "models" to practice on. Fortunately, they also have an experienced instructor standing by to oversee their work and fix any problems that arrive. The appointment will take a little longer, but if you have the time, it's worth the steep discount.

Trim nails yourself

The average cost of getting your dog's nails cut by a groomer is \$10 a pop. A high-quality nail clipper is \$30. With these numbers, you'll come save some serious cash if you trim your dog's nails yourself.



Before you start, be sure to research best practices for clipping your dog's nails and practice, practice, practice. You could do a lot of damage if you clip your dog's nails too far, so it's best to be conservative when you start. Make sure your dog is calm so he doesn't squirm and cut himself.

While this sounds a little intimidating, once you get a hang of it, clipping Rover's nails will be a breeze.

Trim nails with a sander or grinder

If cutting your dog's nails sounds too scary, try a nail sander or grinder instead. It allows you to grind your dog's nails down gradually – which is a better technique for beginners. The average cost of such a tool is only \$20-40.

As mentioned above, be sure not to go too far. Nails clipped too short not only cause pain but can also lead to bleeding and potential infections. With a sander, however, you're far less likely to do this.

Use homemade doggy wipes

If you don't have time for a full bath and your dog's a dirty dude, don't despair – there's an easy (and cheap!) alternative. Grab a few paper towels, wet them and add a splash of shampoo, then quickly clean your dog. This is a great quick fix when your dog is about to track mud all over your house, car, etc.

Dilute your doggy's shampoo

Dog shampoo isn't necessarily that expensive, but you can save a bit by diluting it with a little water. Not only does this make it easier to get shampoo on the dog, you'll also save money by buying less.

Get a shorter haircut

To prolong the time between when your dog needs a haircut, ask your groomer to cut it a little shorter than usual, if they can. Don't go to a length that makes the dog uncomfortable, but it's OK to get close. This will buy you time between the next haircut.

Clean your dog's ears diligently

Stay diligent about cleaning your dog's ears and try to make it part of your regular grooming process. Grab a cotton ball, dab on some ear wash and gently scrub out the wax, dirt and grease. This helps prevent ear infections, a nagging issue for many dogs.

Use baby shampoo

Safe enough for small children, unscented baby shampoo can also be used on most dogs. If you have a child at home, make your baby shampoo do double duty.

Like all shampoos, test out a small bit on a tiny patch of your dog's fur to make sure she doesn't have any sort of reaction before giving her a full bath.

Attend a fundraiser event

For animal charities, a popular way to raise money is by hosting an event where volunteers groom dogs for a small donation. Check for upcoming fundraisers in your area. Your dog will enjoy a doggy spa day and you'll support a great cause in the process.

Use dry instant clean in between baths

You can also extend the time between baths with a dry instant dog shampoo. The mixture goes on without any water and cleanses the fur, thereby eradicating bad odors. It's a simple, cheap way to keep your dog looking top-notch.

Go to a self-service dog wash

Another great way to save some cash is by using a self-service dog wash. You'll have access to professional pet grooming equipment, and by doing it yourself, you save a bunch on the base cost, not to mention service tips. And best of all, you can leave the mess behind.

This type of space can be found in Petco and many other pet stores. Check your local listings for a self-service wash near you.

Travel & Boarding

Taking a trip is expensive enough by itself, but when you factor in the cost of dog boarding, the price goes up by hundreds of dollars. Still, you're not going to sit at home for the 10-15 years you have your dog because it's too costly to leave him. As an alternative, consider these ideas.

Try DogVacay.com or Rover.com

If you can't find a friend or relative to sit your dog while you're away and you don't want to pay the price of a kennel, another option is to find a pet sitter through a web service like DogVacay.com and Rover.com. The sites are full of qualified, vetted hosts who are ready to take care of your pup for a fee that's about 40% cheaper than a kennel.

You don't need the fanciest boarder

Some dog boarders have state-of-the-art facilities and offer services like puppy pedicures, but you're sure to pay a pretty penny for the stay. Plus, that doesn't mean your dog will necessarily get the best care. When looking for a place to board your dog, instead rely on customer reviews on Google, Yelp or other services. The fanciest boarder doesn't necessarily mean the best, so don't feel like you're doing a dog disservice by not going with the "bubble bath and bones" package. (OK, I'm making that up, but you get the point.)

Consider shorter trips

Instead of going on a long, extended trip, opt for a short vacation, for example, over a long weekend. Your dog can stay at the comfort of his own home while a friend or family checks in a few times a day to feed them, provide a little exercise and let them out. This isn't a good option for young dogs, however. Wait until your dog is mature enough to be left alone for extended periods of time.

Forego gifts – ask people to dogsit

People want to give you meaningful gifts. However, it seems like everyone I know has stories about the useless presents they received for the holidays or their birthday. It's not that these folks are ungrateful; on the contrary, they feel guilty someone spent their

hard-earned money on something they won't use.

The next time someone asks what you want for your birthday or for Christmas, why not say you'd like them to petsit your pup? The situation is a win-win, since they'll know they're giving you a very meaningful gift, and you'll get quality care for your pooch free of charge.

Volunteer to watch someone's dog first

We've talked about how good it is for your budget to help out fellow dog owners, and in turn, they'll help you. This goes for watching your dog. To start the whole process can be a little awkward, however. You don't want to blindly ask someone to watch your dog, so get the process going by volunteering first. If another dog owner says they're going out of town or attending an event where they'll be away for an extended period of time, offer to take care of their pup. They'll then do the same for you when you need it.

Work out a trade

The trade doesn't necessarily have to be one-for-one, either. For example, say you have a relative who doesn't have a dog of her own but loves pups and wouldn't mind sitting yours. Since she doesn't have a dog of her own you could watch, work out a trade where you provide something in return. Maybe you could help with landscaping, fix her computer, whatever you're good at. Again, it's something that benefits all parties without any money being exchanged.

Plan vacations around when you have a dogsitter

If you have a person in your life who readily volunteers to watch your dog, say a family member or a fellow dog owner friend, plan your trips around their schedule if you can. See when a good time would be to have them take care of your pup, and book your trip accordingly.

Can you bring them with?

Here's an idea: Have you ever thought about bringing your dog with you? This doesn't work for every type of pup, especially larger ones or those with high energy levels. However, if you have a mellow dog who handles change



well, take her with!

To find hotels, flights or other services that allow dogs, go to Bringfido.com and search for options that fit your itinerary.

Consider a trip with outdoor activity

While we're talking about bringing your dog with, why not find a way to incorporate them into the fun? How, you might ask? With outdoor activities! For example, say you need a vacation and want to bring your pup with. Go with a camping trip where your dog can stay in the tent with you and participate in activities during the day.

Puppy Proofing

Sometimes I wonder if the D in dog stands for destruction. For all their positives, being a polite, respectful houseguest isn't always one of them. From chewing to potty stains to muddy paw prints to leaving hair everywhere, dogs can do a lot of damage to a house if you're not careful. This translates to extra costs for you. You can mitigate the risks, however, with some simple puppy proofing techniques.

Wipe your pup's paws

Dogs collect an amazing amount of dirt and mud on their paws when they're outside. To help protect your flooring and furniture, try to keep a towel near the door to wipe off your pup's feet whenever they come in the house. You don't need to spend a ton on the towels – it's not like your dog cares about thread count – so just get the cheapest ones you can find. Or use pieces of old t-shirts or sweatshirts.

It's easy to get complacent about this. You just got home, you're tired, and you just want to go inside. But one run-around in the house with muddy paws can do a lot of damage, and the cost of cleaning carpets and furniture isn't cheap. Renting a carpet cleaner is around \$40-50 a pop, and hiring someone is in the hundreds. A few seconds spent wiping your dog's paws will save some hard-earned money.



Use Apple Bitter Spray

Apple Bitter Spray is an awesome invention. It's a safe, non-irritating solution with a bitter taste that discourages dogs from chewing or biting. The product was designed to discourage dogs from licking wounds so they have a chance to heal, but you can also apply it to home furnishings and shoes to discourage your dog from chewing.



When Toby was a puppy, he loved to nibble on our new wood TV stand. To prevent this, we sprayed the edges with Apple Bitter. As soon as Toby got a lick of the bitters, his faced scrunched up like he ate a sour lemon, and he never chewed again.

Before applying, always make sure to check for colorfastness first so it doesn't stain your possessions. Spot test in a small area before spraying extensively.

Remove nice furniture during the puppy stage

On the topic of furniture, if you have nice items out, strongly consider removing them while your dog is young. Store them in a room that's off limits to your pup, at least until she's out of the biting stage. This is the best way to safeguard your nice belongings.

Guard your electronics

Also be sure to watch your electronics. These are easy to destroy and expensive to replace. The easiest targets: cords and chargers. Chargers are the worst because it only takes a few nibbles to break through and render them inoperable.

Protect your shoes

Another beloved target: your shoes. Dogs chew either because their teeth hurt or they're bored, and shoes are right there on the ground, ripe for the picking. Because their sense of smell is thousands of times more powerful than that of human's, dogs also gravitate to shoes for the worn smell and interesting



scents you've collected during your day.

Always, ALWAYS, put your shoes away. We can't emphasize this enough. Store them in the closet, in a shoe storage container, anywhere your dog can't get them.

Watch for poisonous materials

Aside from food products, like grapes, onions and chocolate, a number of household items are poisonous to your dog. They fall into two main categories: plants and cleaning/liquid supplies.

Before getting a plant, always check to see whether it's toxic for dogs. Surprisingly, a number of popular plants are poisonous for pups, including poinsettias, bamboo palm, daisies and baby's breath. If you choose to have such a plant in your garden, make sure they have some type of barrier so dogs can't reach them. If they're in your house, keep them far out of your dog's reach.

Likewise, homes are filled with cleaning supplies and other toxic products that aren't good for dogs (or humans for that matter). Keep these stored far out of reach, and always make sure the covers are on tight.

Without these precautions, you're risking your dog's health as well as a giant vet bill.

Be careful with sharp, dangerous objects

Last year when I was done with a razor I absently threw it in the trash can next to the toilet, which was perfectly eye level for Toby. The next day I caught him grabbing it from the garbage, luckily with the handle side in his mouth, not the sharp edge. After this close call, I realized just how important it is to stop and evaluate what common household items can potentially be dangerous for your pup. If Toby had grabbed the other side of the razor, we could have had a trip to the emergency room.

Limit access in the house

Whether you have a puppy or an older dog who's new to your home, it's a good idea to limit access until he is familiar with the house. The more he can roam, the greater the risk of damage, and it is much easier to police a certain set space versus the entire house.

Dog or baby gates are an easy, effective way to cordon off an area. Be sure to close doors to bedrooms, too.

Watch the couch and recliners

I have lost track of how many dog owners I've talked to who were adamant their pup would never be allowed on the furniture, only to reverse the decision when their cute, cuddly fur ball snuggled up to them on the couch. I'm guilty of it. My husband insisted we keep the dog off the couch, but I objected. Toby was so adorable and snuggly – I couldn't resist!



Now not even a year later, our couch is stained beyond repair and full of fur. It's not the end of the world – the couch was by no means new – but we'll have to replace it much, much sooner than anticipated.

So if you do decide to let your dog on the furniture, know there will be damage. If you're not OK with this, don't let them up there. Or, make them sit only in a certain area and place a blanket down first.

Keep away from landscaping

Nice landscaping – perfectly trimmed bushes, gorgeous flowers and nicely coiffed plants – is tough work and not cheap. The pay off, however, is a great looking yard with aesthetic appeal.

Knowing all the work and money that goes into achieving this, make sure Rover is respectful of the area, and if not, limit his access in the yard. Dogs love to dig up dirt and nibble on things, which doesn't always bode well for your landscaping.

Before leaving your dog alone in the yard, first supervise her to make sure she doesn't do any damage. If you can't trust her, block off the nice shrubbery. You don't want to come out to see your entire rose garden dug up.

Keep a tight lid on the trashcan

Dogs love digging in the garbage. It's full of interesting smells and yummy food! And it's not just big dogs who can reach the top of the canister; with the right motivation, dogs of all sizes can find a way to get to the "forbidden land."

The garbage is downright dangerous for your dog, too. Not only will your dog eat foods that aren't good for her, she might also gobble up things that could cause damage to her insides, like chicken bones or plastic wrap.

Even with the best training, the majority of dogs are still likely to be tempted to garbage dive, so the best prevention is a locked lid. Buy a garbage bin with a feature that keeps the lid sealed and safe. It may cost a tiny bit more but is definitely worth it.



Be extra cautious of the garage

When you stop and think about it, a garage can be quite a dangerous place for a dog. You've got heavy equipment, gas, motor oil, paint, antifreeze, battery acid and more.

To protect your pup, it's important to use common sense and be diligent about what's going on in your garage. Constantly check to make sure your car isn't leaking fluids. Never leave old car batteries lying around and store petroleum-based products out of it reach. If there is a leak or spill, quickly make sure your dog hasn't gotten into it, then clean it up immediately.

Limit drinking out of the toilet

What is it about toilet water that dogs love so much? We fill our dog's bowl with fresh, cold water a number of times throughout the day yet he'd much rather go to the toilet for a drink.

Try to break your dog of this habit. Toilets are a breeding ground for bacteria and germs, which can make your dog sick. You also run the risk of your dog consuming cleaning products that are toxic.

Additionally, smaller dogs could fall inside the bowl and get stuck. (Don't laugh – it has happened.)

So even though it seems innocent enough, drinking out of the bowl can lead to health and safety issues.

Not safe for children, not safe for pets

Puppy proofing your house can be an exhausting task. How do you know what your dog will get into or not? As a guide to help make the process a little easier, stop and think about how you'd protect your house if you had a toddler. Granted, your dog won't get into your cupboards and your kid won't eat your shoes (hopefully not, at least), but there are many similarities. So keep in mind, if it's not safe for a small child, it's not safe for you pup.

Think like a puppy

Another rule of thumb is to get into the mindset of a dog. For example, dogs have an amazingly heightened sense of smell and are attracted to anything that has an odor. What's smelly in your house?



If your dog is home alone for most of the day and construction is going on across the street, the pup is likely to be anxious and agitated from the sounds. Where can they go in the house that's calmer?

If it's a puppy, their poor teeth are hurting, and it helps to chew on things to relieve the pain. What do you have sitting out that they could eat?

Try to put yourself in your dog's shoes. What your puppy is experiencing will of course depend on the breed, age and gender. Do a little research into what they're going through, and then adjust your house accordingly.

Crating is OK

You'll find lots of articles online that say putting a dog in a kennel is cruel and barbaric. Ignore them. Crates appeal to a dog's natural instincts as a den animal. In the

wild, a dog's den is his home, place to sleep, coven from danger and space to raise a family.

The primary use for a crate is housetraining (dogs don't like soiling their home) and to limit access to the rest of the house while he learns other rules.

Crate your dog until you can trust him not to destroy the house. After that, it should be a place he goes voluntarily.

Of course, your dog isn't meant to be in the kennel for extended periods of time and needs adequate potty breaks. Be sure to read up on crating best practices before placing your dog in one.

Got a chewer? Watch them 24/7

When a pup is in the teething stage, don't let her out of your sight. Take your eye off her for one second and you risk something being destroyed or damaged. This sounds daunting, but don't worry – the phase doesn't last too long since your dog will have all its adult teeth in by six months or sooner.

Pick up poop yourself

Ah puppy poop, such a lovely topic. Picking up poop is one of the least glamorous parts of being a dog owner. Some people let the dog poo pile up in the back yard, and then hire a service to pick it up. This isn't cheap, and it's certainly not cleanly. Save some money and keep your yard tidy by picking up after your dog several times a week.

Clean up hair regularly

Pet hair is a major issue for households with dogs that shed. The hair gets everywhere – on clothes, in furniture, in the carpet, even in your food. Try to mitigate the mess by vacuuming every couple of days and picking up stray hairs with a pet hair roller or glove.



Cover up your car

A car is one of the biggest ticket items a person will ever buy, so it's important to keep your vehicle clean and undamaged when porting your pup. To save your seats, put down a large towel or blanket before your pup hops in. You don't want fur and dirt from his paws all over.

I used to let my dog have free reign in the car – which was a bad idea. My car got so dirty that the only way to clean it was by getting it professionally detailed at \$30+ a session. Save some money by not having the problem in the first place.

Discourage accidents with white vinegar

If your pup has an accident in the house, he may return to the same spot to potty unless you neutralize the odor.

White vinegar is a chemical-free, inexpensive way to disinfect and neutralize the odor of urine and feces. You can use a mixture of vinegar and water to house train your puppy quickly. Here's how:

1. Create a mixture of 50% vinegar and 50% water. Stir thoroughly and pour the mixture in a spray bottle. Keep the bottle on hand during training.
2. Spray the vinegar mixture lightly on carpeted areas in your house. Do not soak it! The vinegar odor acts as a deterrent to help prevent the puppy from urinating and defecating on the carpet.
3. If your dog does have an accident, clean it up immediately, then spray the vinegar mixture in the area to disinfect the carpet and neutralize the odor.

Make your dog feel at home

Finally, the more a dog feels at home, the less likely it will cause damage. For example, a dog who sees a certain space as his home and feels safe in the area is less apt to go to the bathroom there. The pup will also be less anxious and therefore less destructive.

Budgeting

Pet expenses can quickly spiral out of control if you're not careful. A new toy here, a box of bones there, and pretty soon you're spending way more than you ever intended. Or even worse, you could incur a large expense, say a vet bill for a procedure, and not have enough saved up to cover it. For many people, the word "budget" is enough to send chills down your spine, but it doesn't have to be that way. With today's resources, managing your money is easier than ever.

Use Mint.com

[Mint.com](https://www.mint.com) is a kick-butt tool for keeping track of your finances. For years I struggled to hold myself accountable to a budget. I'd start a file in Excel and try to transfer my purchases from my bank account, storing each one in a specific bucket. The process was manual and tedious, and I'd give up after only a few weeks.

Then I found Mint.com. Free to customers, Mint's allows users to track bank, credit card, investment and loan transactions, and balances through a single user interface with tools to help you set goals and budgets. You set a monthly budget with buckets for certain items – for example, your mortgage, groceries, car maintenance, utilities, etc. – and shift expenses into the appropriate categories. After a few times, the system automatically knows what type of expenses go where. For example, every time I shop at our local grocery store, the cost automatically goes into the "Grocery" category.

Mint has been incredibly helpful for owning a dog and staying on track with my budget. It didn't seem like I was spending *that* much on Toby, but Mint proved otherwise. With that information, I quickly adjusted my spending.

Evaluate your emotional spending

After looking through my spending, I realized there was trend. Every Tuesday and Friday I was stopping at the pet store to buy Toby expensive bones as an extra treat. Why those days, I wondered? Then I realized that's when I worked late and didn't have much time or energy for him, so I felt guilty and quickly grabbed \$8-15 dollars worth of bones for him. This was quickly adding up, as you can imagine. While it's great to reward your pup, I was doing it for the wrong reason.

With this info, I adjusted my spending habits. Instead of showering him with treats, I made sure to take him for an extra walk in the morning while I still had energy. It was free and just as meaningful.

When evaluating your monthly dog budget, step back and think about the emotional reasons why you're making the purchases. For example, are you purchasing that cute dog toy because buying new things gives you a rush? Assess the situation and figure out if you're getting the item for the right reason and if it's absolutely necessary.

Start a pet savings account

A great way to be prepared for dog emergencies is by starting a pet savings account where you deposit money every month. I know this sounds silly, but stay with me.

According to Petinsurance.com, the most common pet procedure, removal of a benign skin mass, costs \$999 on average. The next most common: skin abscess, inflammation or pressure ulcer – \$458; tooth extraction – \$828; torn ACL or cartilage – \$2666; and finally, malignant skin mass – \$1,434.



Treatment for your dog, even of common ailments, is expensive. You don't want to be caught in a bind when your dog needs help. An easy way to save up for this day is by depositing a small amount in a pet savings account each month. The money will quickly add up, and since it's in a separate account, it won't be as easy to use it for something else.

Tuck away money each month

Even if you don't open a formal savings account for your pet, it's still a smart idea to tuck away money in case of an emergency. Try to put away anywhere from \$20-100 each month. This will be a huge help if your dog needs more serious medical care down the road, or even just to cover preventative appointments.

Have at least \$1,000 in savings

When you have a dog, especially a young dog, you'll burn through more money than you expect. Supplies, food, healthcare – it all adds up. Before you get a dog, we recommend having at least \$1,000 in savings, preferably more. With this amount, you can cover your dog's expenses without having to resort to using a credit card.

Other Ideas

There are plenty of other creative, resourceful ways to save money on your dog and even bring in a little money on the side

Walk other dogs

If you're taking your dog for a walk anyway, why not start a side business as a dog walker? Advertise your service online and at local pet businesses, and choose which dogs (and people) you want to work with. You'll bring in a little extra money doing something you'd have to do anyway.



Petsit for others

Earlier we talked about swapping petsitting services. Another way to help your finances is to start a service on the side either sitting pets at their own houses or in the convenience of your own home. You can promote your business independently or through a website like [rover.com](https://www.rover.com) or [dogvacay.com](https://www.dogvacay.com). Your dog will have a furry friend to play with and you'll bring in extra bacon.

Work at a pet store

Another way to make extra money and benefit your dog is by working part time at a pet store. You'll get extra money, a discount on products, samples and giveaways, and best of all, you may be able to bring your dog with you.

Start a website

When you get a dog, it's like entering a whole new exciting world. You have a new passion you're enthusiastic about, and suddenly you find yourself connecting with total strangers over this shared interest.

Share this excitement and bond with others – and make money in the process – by starting a website or blog.

This idea is near and dear to my heart because it's exactly how we started Mydogname.com. When we got Toby, we found dog naming websites tedious, so we set out to create what we felt was a better resource for new pet owners.

You can monetize your blog by adding ads, affiliate links, product reviews, sponsored content and more. Even if your website doesn't make money, it's a great hobby and a very fun way to connect with dog owners all over the world.

Ask for dog gifts

If you receive gifts from a family member or friend, say for Christmas, your birthday or another holiday, ask them to buy you supplies for your pooch. This may seem a little odd, because after all the gift is for you, but it's a great way to get something you know will go to good use.

Foster dog = tax deductions

Fostering a dog – meaning you care for it until a suitable “forever home” is found – is a wonderful thing to do. You help local shelters who don't have the room or need help caring for a puppy until it's old enough to be adopted.

Unfortunately, many potential fosters get scared away due to the costs involved. Did you know, however, that many countries allow you to write off the expense of fostering a dog on your taxes? Pet food, supplies, veterinary bills, even the paper towels used to wipe up messes can all be deducted.

Service dog = tax deductions

The same goes for owning a service dog. If you have a qualified service dog used to help others in need, you can write off the costs of buying the dog, training, medical fees, daily expenses and more. Always consult with your tax advisor first before proceeding.

Pets help with your health

Here's some more good news: having a dog positively impacts your health! Studies show that being a puppy parent has a multitude of benefits, from a reduction in stress and anxiety to a healthier heart to an increased immune system. Pet owners also report being in a better mood with more meaning in their lives as well as greater social interaction in their communities. So enjoy a healthier, happier life with fewer visits to the doctor!

Get Started

More than 200 cost-saving or money-making ideas have just been thrown your way. Although it's a long list, don't get overwhelmed. You don't have to do them all. Start simply and incorporate a few things into your routine here and there. Before you know it, you'll have hundreds of dollars in your pocket that wouldn't have been there otherwise. Good luck, and most importantly, enjoy every minute with your new dog!

