Veterinary Financial Assistance Resources

This guide lists resources beyond the Humane Society of Charlotte's (HSC) programs that may help you find care or cover part of a veterinary treatment bill. Start with your veterinarian and the options that fit your pet's needs.

HSC does not endorse these programs, organizations, or websites and cannot vouch for their policies. This list is not all-inclusive, and individuals are encouraged to do their own research as well. Programs may change their services, eligibility requirements, or funding availability at any time. Links and published guidance reviewed October 28, 2026.

START HERE

- If your pet needs immediate care, call your veterinarian or an emergency veterinary hospital now. Tell the team about your budget. Do not wait for a grant decision before seeking urgent care.
- Ask for a written diagnosis, treatment plan, prognosis, and itemized estimate. Ask which care must happen now and whether medically appropriate lower-cost options are available.
- Apply before treatment or payment whenever possible. Many grants cannot cover completed care, reimburse you, or pay off financing. Most pay the veterinary practice directly.
- Check each program's current rules. Funding is limited, applications may pause, and assistance is not guaranteed. Tell each fund about other aid you have requested or received.

CHARLOTTE AREA CARE AND ASSISTANCE

Stand For Animals

Affordable veterinary care at Charlotte, Pineville, and Lake Norman locations. Services include wellness care, sick visits, dental care, and spay/neuter. Appointments are required; emergency care and hospitalization are not available. Call 704-970-2711.

standforanimals.org/appointments/

Stand For Animals Medical Assistance Fund

The clinic also has a fund for free or discounted care for pet owners in need. Ask Stand For Animals whether your pet qualifies and whether funding is available. This is assistance through the clinic, not a general grant to take to any hospital.

standforanimals.org/support-our-work/medical-assistance-fund/

American Pit Bull Foundation Helping Hands

For bully breed dogs and qualifying mixes whose families live in North or South Carolina and face financial hardship. May assist with eligible surgeries, illness treatment, and preventive care. Proof of income or unemployment is required; use the online application. You may need to use a referred veterinarian. Funding is limited.

apbf.dog/resources/helping-hands/

CHARLOTTE AREA CARE AND ASSISTANCE cont.

North Carolina Veterinary Medical Association Helping Hands

Ask whether your treating veterinarian is an NCVMA member and can apply for you. Awards are up to $500 and usually no more than half the cost. A financing application is required. Apply before care whenever possible; emergency exceptions may be considered. Assistance is one time and not guaranteed.

ncvma.org/helping-hands-grants/

NEARBY AFFORDABLE CLINICS AND TARGETED HELP

The clinics below offer lower-cost services rather than general emergency grants. Confirm the services, appointment availability, total cost, and any residency requirements before traveling.

Gaston Low Cost Spay Neuter Clinic and Vet Care

In Gastonia: spay/neuter, wellness, and sick or injury visits. General clinic services have no residency or income requirement. Additional financial assistance may be available for Gaston County residents receiving Medicaid, food assistance, or WIC, or experiencing financial need. Call 704-868-4673 to confirm eligibility and covered services.

gastonspayneuter.com/financial-assistance/

Monroe Low Cost Spay Neuter and Wellness Clinic

Operated by the Humane Society of Union County in Monroe. Offers affordable spay/neuter, vaccinations, testing, and preventives by appointment. Call 704-292-7729. Surgery requires prepayment; wellness visits require a prepaid visit fee. This is not a general emergency-treatment fund.

hsuc.org/monroe-spay-neuter-wellness-clinic/

SnipWell Spay Neuter and Wellness Clinic

In Fort Mill, SC: reduced-cost spay/neuter, wellness, and visits for minor medical concerns. No emergency care, hospitalization, X-rays, or ultrasound. Appointments may be several weeks out. Call 803-228-4208 to confirm whether the clinic can meet your pet's needs.

www.snipwell.org/faqs

Cabarrus Spay and Neuter Clinic

In Concord: affordable spay/neuter, selected other surgeries, and dental services. Call 704-784-6304 to ask about the procedure your pet needs. Standalone wellness or vaccine appointments are not offered; those services may be available with a surgical or dental appointment.

cabarrusspayneuterclinic.org/faqs/

Veterinary Financial Assistance Resources

COMMUNITY CATS ONLY

Friends of Feral Felines

For unowned community cats in Mecklenburg County and, to a limited extent, nearby counties. Provides Trap-Neuter-Vaccinate-Return (TNVR) guidance, trap loans, and subsidies for TNVR or ill or injured community cats. Does not assist owned pets or provide veterinary treatment itself. Use the county-specific online intake guidance.

www.friendsofferalfelines.org/

GRANTS FOR ILLNESS OR INJURY

Grants usually do not need to be repaid. Each program has its own financial and medical requirements. A grant may cover only part of the cost.

RedRover Relief Urgent Care

For a life-threatening condition with a diagnosis, treatment plan, and favorable expected outcome. Household income must be no more than $60,000. Small grants help close a funding gap; the program cannot help when $500 or more is still needed for care to start or continue. Exams, testing, routine care, and ongoing treatment are excluded. Applications close on weekends; responses may take 1 to 2 business days.

redrover.org/relief/urgent-care-grants/

Frankie's Friends National Fund

For lifesaving emergency or specialty treatment with a good prognosis. A veterinarian must already have examined your pet. No reimbursement for payments already made; initial exams, diagnostic testing, and routine care are excluded. If your hospital has its own assistance fund, ask the hospital first: Frankie's Friends excludes those hospitals, including Banfield, BluePearl, and VCA.

www.frankiesfriends.org/national-frankies-friends-fund

Paws 4 A Cure

For dogs and cats needing treatment for illness or injury, including some medications and medical equipment. A diagnosis and treatment plan are required. Does not cover routine or preventive care, existing bills, reimbursement, deposits, or payment in advance. Read the application packet before applying.

www.paws4acure.org/askforhelp.php

Brown Dog Foundation

For families facing a temporary financial crisis and a pet's treatable, life-threatening condition. Start with the online Request for Assistance. Applicants must have an established regular veterinary clinic and contribute toward the cost. The form is best completed on a computer.

www.browndogfoundation.org/apply2

GRANTS FOR ILLNESS OR INJURY cont.

The Onyx and Breezy Foundation

Considers medical treatment, medications, food, and other animal needs when financial hardship is present. Submit a complete grant package with financial documentation, diagnosis, prognosis, and estimate. Applicants must have applied for CareCredit and been declined for all or part of the cost. Does not pay previous veterinary debt.

www.onyxandbreezy.org/grant-application.html

Feeding Pets of the Homeless

Emergency veterinary assistance for pets of people experiencing homelessness. Use the online application and review eligibility first. The website also lists pet food and supply providers; call providers to confirm availability.

petsofthehomeless.org/get-help/

PLANNED TREATMENT AND CANCER CARE

These programs have application and review steps. Confirm with your veterinarian that your pet can safely wait for a funding decision.

Bow Wow Buddies Foundation

For dogs needing a one-time medical treatment. Grants may be up to $1,500. Does not cover dental care, preventive care, chronic disease, ongoing treatment, or end-of-life care. Not available for emergencies requiring immediate funding. Applications are reviewed twice monthly; check the application page for current availability.

www.bowwowbuddies.com/apply-for-grant/

The Mosby Foundation

For dogs needing qualifying medical treatment. Does not cover diagnostics, routine care, or treatment already performed, and cannot respond to immediate emergencies. Spay/neuter requirements apply to the dog needing help and other dogs in the household, with medical exceptions. Review the full rules before applying.

themosbyfoundation.org/apply-for-aid/

The Pet Fund

For non-basic care that is not urgent, such as eligible cancer, heart disease, endocrine, and other chronic-condition treatment. There is usually a waitlist. Email info@thepetfund.com with your pet's needs and your phone number before applying. Not for routine, urgent, or emergency care.

www.thepetfund.com/for-pet-owners

Veterinary Financial Assistance Resources

PLANNED TREATMENT AND CANCER CARE cont.

Live Like Roo Foundation

Financial and other support for pets with cancer. Use the website's Apply for Help link and provide medical records. The published grant review process takes about 3 to 4 weeks, with awards monthly. Only selected applicants receive a response.

www.livelikeroo.org/

Joshua Louis Animal Cancer Fund

Administered by Frankie's Friends for qualifying pets with cancer under a veterinary oncologist's care. A good prognosis is required. Funds go directly to the veterinarian; payments already made are not reimbursed.

www.frankiesfriends.org/jlacf-fund

FIND MORE HELP NEAR YOU

Pet Help Finder

Search by location for financially accessible veterinary care, pet food, temporary housing, transportation, and other support. This is a resource directory, not a grant application. Contact listed providers to confirm services and eligibility.

www.pethelpfinder.org/

ASK YOUR VETERINARY TEAM ABOUT CLINIC FUNDS

Some assistance is available only through a veterinary practice. Ask the hospital manager whether the clinic has a hardship fund or participates in either program below. These are not direct applications for pet owners.

Veterinary Care Foundation

Helps member veterinary practices fund discounted or no-cost care. Your veterinary practice must participate and handle the request.

veterinarycarefoundation.org/

American Veterinary Medical Foundation REACH Program

Eligible AVMA member veterinarians can request reimbursement for qualifying charitable care they have already provided. Ask whether your veterinarian can offer charitable care through this program. It is not reimbursement to pet owners or a guaranteed source of treatment funding.

www.avmf.org/grants-and-scholarships/reach-animal-care-program/

Veterinary Financial Assistance Resources

CREDIT AND PAYMENT PLANS

These options require repayment and may charge interest or fees. Confirm that your clinic accepts the plan, review the total cost and monthly payments, and choose an amount you can repay.

CareCredit

A credit card accepted by participating veterinary providers, subject to approval. With a deferred-interest promotion, interest may be charged from the purchase date if the promotional balance is not paid in full by the deadline. Minimum payments may not pay it off in time.

www.carecredit.com/faqs/

Scratchpay

Payment plans at participating practices, subject to eligibility and approval. Checking eligibility does not affect your credit score; this does not mean borrowing or missed payments can never affect credit. Review the specific APR, fees, payment dates, and reporting terms before accepting.

scratchpay.com/

CROWDFUNDING

Fundraising depends on donations and may take time. Ask your clinic whether it accepts donations directly toward your pet's bill. Check platform fees, verification steps, and payout timing before starting a campaign.

GoFundMe and PetFundr

General and pet-focused fundraising options to share with friends, family, and your community. Review each platform's current fees and payment arrangements.

www.gofundme.com/c/pricing

PetFundr: petfundr.com/

Waggle

Pet medical crowdfunding that reviews campaigns and pays the veterinary hospital directly. Its published processing fee for pet guardian campaigns is 15%, added at checkout rather than deducted from the intended donation. Matching funds or sponsorships are not guaranteed.

www.waggle.org/about-us/how-we-work