

**TABLE 4.1**  
**Veterinary Care Payment Options**

Payment Tool Type	Description	Examples <sup>†</sup>
<b>Credit check financing</b>	Credit options that involve hard or soft credit checks and/or a combination of both*	CareCredit, Scratchpay, Sunbit, Varidi, Vetbilling, Wells Fargo
<b>Voucher programs</b>	Programs offered by states or municipalities that fund particular types of care	County spay-neuter funds, state license plate funds
<b>Grants and angel funds</b>	Grants and funds provided through 501(c)(3) nonprofit organizations	Veterinary Care Foundation, Brown Dog Foundation, RedRover Relief, State VMAs
<b>Internal financing</b>	Setting up internal payment plans with clients	Keeping a credit card on file and charging an agreed-upon sum monthly, accepting postdated checks

\*Note a distinction between hard-credit check financing and soft-credit check financing. Equipping a practice with multiple *types* of tools and—if possible—multiple options within each category potentially puts veterinary care within reach for more families. For more information on hard versus soft credit checks, see Black M. What’s the difference between a hard and soft credit check? Forbes Advisor. Updated June 28, 2021. Available at <https://www.forbes.com/advisor/credit-score/soft-credit-check-vs-hard-credit-check/>.

<sup>†</sup>The examples in this table are not exhaustive. For more information, see Resources at [aaha.org/community-care](http://aaha.org/community-care). For an extensive list of payment options, see the Veterinary Innovation Council’s Access to Care hub at <https://www.vetaccesshub.com/tools>.

VMA, veterinary medical association.

**The 2024 Community Care Guidelines for Small Animal Practice are available at [aaha.org/community-care](http://aaha.org/community-care).**

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