

Launching a Sustainable Pet Support Payment Plan Pilot

A step-by-step guide for animal shelters, rescues, and community-based organizations

Introduction

Families with pets face unexpected expenses that threaten their ability to keep and care for their animals, from urgent veterinary bills to pet-related housing fees, deposits, or other essential services. These costs can create heartbreaking choices for families and lead to unnecessary pet surrenders.

While many people cannot afford to pay a large amount upfront, they could afford to pay if offered pay-over-time options. Organizations can offer pay-over-time plans through a third-party provider that helps set up and take payments to make pet care costs more manageable. By creating a dedicated fund and partnering with a payment plan provider, organizations can help families with pets access essential care for their pets while replenishing funds for future use. This approach strengthens the human-animal bond, keeps pets in homes, and builds long-term organizational capacity to help more families.

Step-by-Step Implementation Guide

Step 1

Define the Program Goal

Identify the purpose of your pilot. Examples include:

- *“Create a self-replenishing fund to help families with pets manage large, unexpected costs.”*
- *“Reduce pet surrenders caused by inability to pay for critical services.”*
- *“Help families get into pet-friendly housing by breaking down the cost of spay/neuter, vaccines and pet deposits”*

Step 2

Set the Budget

- Determine how much funding to commit for the pilot period (e.g., one year).
- Decide how many pet families you can serve and the average cost of assistance per case (e.g., \$500 for housing deposits, \$1,000 for medical care, etc.).
- Anticipate a non-repayment rate (defaults) of about 10–15% based on industry trends, and factor this into your budget. Research shows the average is 7.9%, so add a buffer to your budget. This will still be less expensive than fully subsidizing all costs.

Step 3

Choose a Payment Plan Service Provider

- Research companies or platforms that manage recurring payments and client repayment tracking.
- Compare:
 - » Options that offer a flat monthly fee or a percentage per transaction (plus small client setup fees)
 - » Percentage-of-transaction models
- Look for features that allow you to:
 - » Avoid sending clients to collections
 - » Offer flexible repayment schedules
 - » Receive collected funds on a regular basis
 - » Pause or adjust plans for clients facing hardship
 - » Not have credit checks, or compounding or high interest rates

Step 4

Establish Eligibility & Process

- Decide who qualifies for the program:
 - » Those who have indicated a financial need, have been turned down already by a credit provider, or have been referred by human services
- Train designated staff or volunteers to:
 - » Meet with clients to assess eligibility and total cost
 - » Agree on an affordable monthly payment amount
 - » Determine repayment period (6–9 months tends to have strong repayment rates)
- Keep monthly payments at or below 10% of the client's monthly income to increase success rates.

Step 5

Launch the Pilot

- Begin enrolling qualified clients. For each case:
 - » Agree on terms and repayment period.
 - » Enroll the client through your payment provider's platform.
 - » Allow the provider to manage payment collection and follow-up.
- Even partial repayments replenish the fund and extend your ability to help others. For example, one nonprofit organization provides up to \$400 for veterinary care and asks pet owners what portion of that amount they can afford to pay back. 87% of pet owners have paid back some or all of their plan.

Step 6

Monitor & Adjust

- Track
 - » The payment platform provider will have a dashboard to track:
 - Number of clients served
 - Repayment rates
 - Total funds replenished vs. defaulted
- Collect feedback from participants to identify barriers to repayment.
- Adjust repayment timelines, eligibility, or budget allocation as needed.

Insights & Best Practices

- Start with a manageable number of cases to test your process.
- Keep messaging positive - highlight that even partial repayment helps other pets and families.
- Be flexible in accommodating temporary hardships without removing clients from the program.
- Document success stories to inspire donors, staff, and the community.
- Plan for long-term sustainability - as repayments replenish the fund, decide how to reinvest to expand your reach.

Conclusion

A sustainable payment plan pilot can break down financial barriers for families with pets, whether the need is for urgent veterinary care, housing-related fees, or other essential pet services. By planning thoughtfully, starting small, and learning from each case, shelters and rescues can create a system that grows stronger over time and ensures more pets remain with the people who love them.

Acknowledgement

This resource was inspired by the pioneering work of [Open Door Veterinary Collective](#) and their leadership in advancing accessible, community-centered veterinary care.

Pet-Inclusive Housing Initiative

PRESENTED BY

Michelson Found Animals 



PETSANDHOUSING.ORG