

Hi-Tech Care, Low-Cost Price

12 ways to save money on your veterinary bill without compromising care.

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10. Check if you qualify for a spay/neuter incentive certificate. Available through Spay USA (800-248-7729) and The Friends of Animals (800-321-7387), the certificates allow qualified owners to spay and neuter their dogs at a reduced cost at participating veterinary offices.

11. Ask about discounts. "It is common for a vet to offer discounts to senior citizens," said Derek Woodbury of the American Animal Hospital Association. Ask before your visit.

12. Consider pet insurance, especially while your dog is young and in good health. Check which treatments and exams - and how much of the cost - are covered before signing up.

While you can save money and still give your dog quality, experts advise owners to check references, visit facilities and ask plenty of questions. After all, you are responsible for your pet's health, as well as the cost to maintain it.