

BECOME THEIR TRUSTED GUIDE IN THE MOMENT

Horse owners want the best for their horse, but they may be unsure about costs. Listening to their concerns and sharing payment options early can help build trust and show your support throughout the care journey.



Know what's top of mind

How to offer support

Emotions

Horse owners often experience high emotional stress when facing unexpected illness, injury or emergency decisions.

Clients want reassurance that they are making the right decisions for their horse during difficult moments.



More than **1 out of 2 horse owners** say they're stressed by an expense that's less than \$1,500.*

And for some, stress starts with a bill of less than **\$1,000 or even \$500.***

Set the tone for a trusting, long-term relationship by leading with empathy and reassurance during emotional moments.

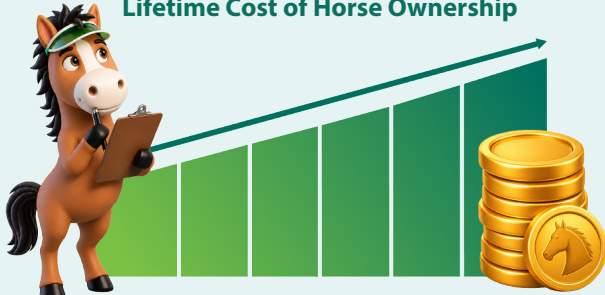


Use up-front communication about cost to help reduce financial stress, allowing owners to focus on their horse's veterinary care and recovery.

Cost

Research shows **85% of horse owners feel some form of stress about horse expenditures.***

Lifetime Cost of Horse Ownership

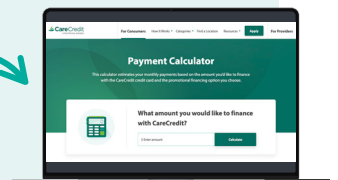


Horse care costs range from **\$300K to over \$924K** depending on the horse's role.*

The initial consultation can set the tone for a lifelong relationship. Be sure to talk about the importance of being financially prepared for every moment of care with solutions like the CareCredit credit card.

Communicate that your practice offers flexible financing for care by putting your CareCredit QR code materials on display.

Use tools like the Payment Calculator to show clients how CareCredit can help them spread out payments over time.



Expectations

Clients want clear expectations around treatment plans, timelines and outcomes.

They expect timely communication and updates, especially during emergencies or ongoing cases.

Transparency around recommendations and costs helps build confidence in the care process.

Set expectations early around treatment plans, cost, follow-up communication and potential outcomes.

Offer tools and resources that help clients feel prepared, supported and confident in moving forward with care.



Misconceptions

Hidden costs such as emergency vet care and diagnostics catch owners off guard.



Owners assume they can always "make it work," making personal sacrifices for veterinary care.

Help owners understand the range of routine and emergency expenses to reduce the surprise, anxiety and the belief that veterinary care "shouldn't cost that much."

Encourage owners to plan ahead for high-cost treatments by having a savings plan, insurance or financing available. This helps reduce the feeling of being overwhelmed emotionally during crises.

*Equine Lifetime of Care Study, 2023, Synchrony. CareCredit is a Synchrony solution.