



**HUMANE SOCIETY  
VETERINARY MEDICAL  
ASSOCIATION.**

February 26, 2024

Maryland House Appropriations Committee  
Room 121  
House Office Building  
Annapolis, Maryland 21401

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**RE: VETERINARY SUPPORT for HB1398/SB0900**

Dear Chair Ben Barnes, Vice Chair Mark Chang, and Members of the Committee,

On behalf of the Humane Society Veterinary Medical Association (HSVMA), I am writing to convey our strong organizational support for HB1398/SB0900, legislation that would provide financial relief for the veterinarians who face huge educational debt while serving Maryland's animal shelters.

When I graduated from the Virginia Maryland College of Veterinary Medicine in 1990, it was not unusual for many veterinary students (myself included) to start their careers with some degree of student loan debt. For most of us, that debt was manageable. However, the amount of educational indebtedness has relentlessly increased over the years, along with the spiraling costs of a veterinary medical education.

One in three veterinary students graduating from veterinary school in 2023 has an educational debt greater than \$200,000, while less than 17% have no debt at all. And among veterinary graduates with debt, the mean educational debt is \$185,486 (per Dr. Chris Doherty, AVMA's assistant director for strategic business research and outreach, speaking at "The Next Generation of Veterinary Professionals" during the annual AVMA Business and Economic Forum, held virtually October 24-25. The findings he discussed came from the 2023 AVMA Graduating Senior Survey, to be released later this year).

Veterinarians working in shelter medicine have a harder time paying off their debt, because they earn less than most veterinarians and have less disposable income. For example, the average annual salary of veterinarians working in shelter medicine is substantially lower compared with other veterinary fields. In 2023, the average starting salary in non-profit veterinary medicine was \$93,922, while the average starting salary in companion animal medicine was \$120,317 (2023 AVMA Report on the Economic State of the Veterinary Profession).

Yet shelter veterinarians are essential in the pivotal role they play in minimizing pet overpopulation, controlling infectious diseases (including those transmissible to people, such as rabies) and assisting underserved and low-income households. Shelter veterinarians have selflessly dedicated themselves to helping others, while foregoing more lucrative careers in other veterinary fields.

The HSVMA respectfully encourages the House Appropriations Committee to support HB1398/SB0900, thereby expanding eligibility in the Janet L. Hoffman Loan Assistance Repayment Program to include Maryland's shelter veterinarians and assisting them with repayment of educational loans.

Sincerely,

Carrie B. Waters, DVM, PhD, JD, DACVIM  
HSVMA Maryland State Representative