

Carrington 2023 Testimony HB1133 - Agriculture – V

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Position: FAV



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HB1133 – Agriculture – Veterinary Practitioners – Student Loan Forgiveness Program

FAVORABLE

Carrington & Associates, LLC, request a FAVORABLE report for HB1133. This bill establishes the Veterinary Practitioner Student Loan Forgiveness Program to be administered by the Secretary of Agriculture; requiring Program participants to sign a contract to complete a service obligation to practice in the State for at least 2 years; requiring the Secretary to select participants based on experience, training, and availability to practice in certain high-need areas; requiring the Secretary to disburse directly to a participant \$20,000 or the amount of the participant's educational loans, whichever is less; etc.

According to industry experts, the United States is facing its worst veterinarian shortage. More and more vets are leaving the profession due to mental health, work-life balance, injuries and higher-paying jobs. According to a July 6, 2022 article in [The Atlantic](#), “Hospitals, clinics, and vet offices around the U.S. in the past year have been turning animals away because they are short staffed. This crisis has hit all levels of the system, from general practice to specialists, but animal emergency rooms—where the job is most stressful—have it the worst.”

We would like to thank Delegate Lehman for sponsoring the bill, and applauds the bi-partisan nature in which this bill is presented. Our firm’s Managing Director, Darrell Carrington, is a huge animal lover, and knows firsthand how dire a situation we have in trying to attract top notch talent to this admirable profession.

For the stated reasons, we ask for a FAVORABLE report on HB1133. Please feel free to contact Darrell Carrington, at darrell.carrington@verizon.net, if you would like any additional information.

HB1133_FAV_HSUS, MDVFA, PAWS.pdf

Uploaded by: Jennifer Bevan-Dangel

Position: FAV



**March 7, 2020
Appropriations**

HB 1133

***Agriculture – Veterinary Practitioners – Student Loan Forgiveness Program
FAVORABLE***

The organizations listed above, on behalf of our members and supporters across Maryland, support HB1133 and urge a favorable vote. HB1133 would help mitigate the crippling burden of student debt for veterinarians who agree to practice in Maryland for at least two years. Maryland shelters and pet owners are struggling to access veterinary care, and ultimately it is the animals who suffer. Anything this State can do to attract and retain veterinary providers will benefit people, shelters, and pets.

Veterinarians are facing historic challenges on several fronts as the profession struggles to provide access to care to animals in Utah and nationwide. Staffing shortages are ubiquitous, with a dearth of veterinarians and veterinary technicians available to fill open positions. A recent study by Mars Veterinary Health found that there is a 16 percent shortage of veterinarians needed to meet national animal care needs and, if the current trends continue, as many as 75 million pets nationwide will be without veterinary care by 2030. In Utah, that has resulted in pet owners waiting weeks to get veterinary appointments for their pets and the situation is even more dire in rural areas where clinics finding it even harder to attract veterinary professionals for open positions.

Related to the problems created by staffing shortages are the mounting mental health challenges facing veterinary professionals. Daily juggling of packed clinic schedules, empathy for families with limited funds for necessary care, emergency situations, and euthanasia appointments can lead to burnout and compassion fatigue. Even before the pandemic, it was well documented that veterinarians' mental health was suffering and national statistics from the Centers for Disease Control and Prevention show that one out of every six veterinarians has considered suicide and male vets are 1.6 times more likely and female vets are 2.4 times more likely to die by suicide than the general population.

Finally, and most pertinent for this legislation, is the fact that most veterinary professionals face huge financial burdens including sizeable student loans upon graduation from veterinary school. The average veterinary student debt is currently about \$200,000 at graduation and this doesn't take into account other debt they have accumulated from undergraduate degrees and living expenses. In some cases, veterinary professionals can expect to be paying off their student loans for their entire career and in many cases this impacts their decision whether to practice in rural areas or for shelters or nonprofits, where income levels for staff may be lower.

*For more information contact Jennifer Bevan-Dangel, Maryland State Director
jbevandangel@humanesociety.org | C 410-303-7954*

All of these factors have led to growing crisis for the veterinary profession and an increasing gap in accessibility for veterinary care, particularly for families in need. A national report from the Access to Veterinary Care Coalition found that one out of every four pets experiences barriers to obtaining veterinary care, with obstacles to care including financial limitations, transportation hurdles, cultural obstacles and accessibility to appointments.

The Veterinary Student Loan Forgiveness Program program proposed in HB 1133 would help attract and retain veterinary professionals to Maryland. We strongly support this legislation to help address the veterinary crisis, support veterinary professionals and provide better access to veterinary care to Maryland families in need. We urge a favorable report on HB 1133.

Fine_TESTIMONY IN SUPPORT OF HB 1133.pdf

Uploaded by: Leah Fine

Position: FAV

TESTIMONY IN SUPPORT OF HB 1133
March 7, 2023, Appropriations Committee

Delegate Lehman and Members of the Committee,

I am a first-year veterinary student at the Cummings School of Veterinary Medicine at Tufts University. I was born and raised in Maryland and have worked at Bennett Creek Animal Hospital + Urgent Care, located in Clarksburg, Maryland, in both small animal primary care and emergency practice. Outside of Maryland, I have interned and worked in a variety of animal health settings, including the nearby Smithsonian's National Zoo.

I support this important bill because it is a necessary step in addressing the state and national veterinary shortage crisis. This crisis not only jeopardizes the health of the pets in Maryland, but it also jeopardizes the people of Maryland.

There are substantial socioeconomic barriers to the veterinary medical profession that serve as a powerful deterrent to even considering such a career. To apply, students must undertake a rigorous pre-medicine-like curriculum during their undergraduate education and spend hundreds of dollars in application and testing fees. Even achieving veterinary school readiness is particularly difficult because, although there is some overlap, there is no standard undergraduate curriculum required by all schools. In addition to the usual pre-medicine requirements in biology and chemistry, for example, many veterinary schools require applicants to complete additional animal-related courses that are not offered at all universities, such as "medical terminology" and "animal nutrition." These additional courses often add thousands of additional tuition dollars to the cost of veterinary school readiness even before students take on hundreds of thousands of dollars of loans for veterinary school itself.

The financial burdens to position oneself to apply to veterinary school are further intensified because of students' need to acquire significant animal and veterinary experience, with a competitive applicant working with multiple types of animals. To be competitive, a veterinary school hopeful must have thousands of hours of these experiences, which often pay little more than minimum wage — if they pay at all. Thus, the enormous burden of debt from a veterinary education, coupled with the financial requirements prior to matriculation, undoubtedly deter a large swath of the population from even applying. And once accepted, costs continue to mount. For instance, I personally spent \$1,200 for a school-required rabies vaccination series in addition to the cost of tuition, fees and living expenses. This was despite repeated attempts to find an insurance-covered vaccine series through the State of Maryland's and my county's health department. However, no such prophylactic option was offered, despite the elevated health risk and clear need for rabies protection for veterinary professionals.

This bill's importance in supporting future veterinary professionals cannot be overstated. This bill is very important in helping establish the State of Maryland as one of equal opportunity for individuals of all backgrounds. The significant financial burdens present to enter the veterinary profession no doubt serve as a substantial barrier for students from underprivileged, and often

minority, backgrounds. This is not only troubling but is negatively impacting the scale and scope of care that can be provided to animals living in Maryland. Given the significant diversity found within the State of Maryland, I urge the committee to support this bill in an effort to support the state's diverse constituencies.

In addition, the role veterinarians play in society extends far beyond keeping beloved pets healthy. For example, poultry farming is an important aspect of Maryland's agricultural landscape. As evidenced by the ongoing avian influenza outbreak, large animal veterinarians are extremely important in both maintaining the health of Maryland's economy and the health of Maryland's citizens via the health of Maryland's farmed poultry population. Furthermore, in the face of ongoing human health challenges, including COVID-19, cancer, and neurodegenerative diseases, just to name a few, lab animal veterinarians are critical to maintaining the health of laboratory animal species and facilitating the continuation of ongoing research in the many biomedical research institutions found in Maryland.

In closing, I want to emphasize for the committee that the veterinary shortage crisis is an issue for humans and animals alike. Maintaining the health of Marylanders is dependent upon maintaining the health of the non-human animals that share this state with us. I hope that the committee will appreciate that supporting future veterinarians in the State of Maryland supports the health of all those, human and non-human, who reside in Maryland. For these reasons, I ask for a FAVORABLE REPORT on HB-1133.

Sincerely,

Leah Fine

AAVMC Statement of US Veterinary Workforce 230302.

Uploaded by: M. Daniel Givens

Position: FAV

AAVMC Statement on U.S. Veterinary Workforce

Significant shortages of veterinarians exist across all sectors of professional activity and at all levels of specialization.¹ Although precise numbers are difficult to quantify and specific predictions about future needs are subject to interpretation, the available evidence indicates that these shortages are a result of systemic, long-term trends in pet ownership and demand for veterinary services, along with limited capacity for training veterinary professionals, and are expected to continue unless the veterinary medical profession takes action.

DEMAND

Since 1980, U.S. households that purchase veterinary services have steadily increased expenditures at an inflation-adjusted rate of 2.9% per year. When considered along with growth in the number of households purchasing such services over the past 10 years, overall demand for veterinary services in the U.S. pet healthcare market has been increasing at an inflation-adjusted rate of over 6% per year.

Because about 75% of U.S. veterinarians are engaged in pet healthcare, a shortage in this sector has dramatic effects on the rest of the profession. As a result of the shortage, compensation packages in companion animal practice have increased substantially in recent years. Anecdotal evidence suggests that these compensation packages have effectively made other career pathways comparatively less attractive, likely tipping the career-choice scales for many candidates. Although a shortage of veterinarians stemming from several complex factors has already been recognized for years in the food animal and public health sectors, increasing compensation in companion animal practice is exacerbating this pre-existing situation. Similar compensation-related impacts should be expected for other career options, including research, teaching, diagnostic medicine, clinician scientists, and government service.

The shortage of specialty-trained veterinarians is especially pronounced. Insufficient capacity in primary care is frequently leading to extended wait times for appointments, often resulting in patients that are more seriously ill on presentation, and thereby more likely to require referral to a specialist. In addition, because veterinary healthcare teams are feeling overworked and overwhelmed, cases are increasingly being referred to specialists or routed through emergency services due to already stretched capacity for thorough and thoughtful case work-up, diagnosis, and treatment/management in the general practice.

Recent analysis revealed that the number of open positions for specialists exceeds the number of anticipated candidates available in the current employment market by as much as four

times. This situation is of particular concern for academic veterinary medicine, where as many as 50% of the faculty are trained in a recognized clinical specialty. Because of specialists' critical roles in this segment of the market – teaching and research – a prolonged shortage could have a disproportionate negative impact across the industry for years to come on access to care and scientific discovery.

SUPPLY

Since 2007, the number of U.S. veterinarians has been increasing at a rate of only 2.7% each year, and a substantial shortage exists today. In 2019, there were 2,000-3,000 more open jobs than veterinarians available to hire. Since at least 2014, 20-30% of US veterinarians every year have expressed a desire to work fewer hours, even if it meant lower compensation. It would require 4,500 to 6,000 additional FTE veterinarians to fully meet the desire to work less.

One commonly suggested remedy for the veterinarian shortage is expanded and more effective use of non-veterinary staff, especially credentialed veterinary nurses/technicians. However, analysis of this U.S. market indicates that over 50,000 additional nurses/technicians are needed to maximize productivity in companion animal practice today. Further, it would take 30 years of these graduates at current training capacity to meet projected needs in 2030. Clearly, this is not an immediate solution.

IMPLICATIONS

Because of the current veterinary workforce shortage, veterinary healthcare teams are feeling overworked and overwhelmed – burnout is high. But there are also broader societal impacts:

- Animal welfare implications exist for millions of pets and other animals. With inadequate access to veterinary care, greater rates of morbidity and mortality are likely across animal species and surrender of pets is expected to occur with greater frequency.
- Restricted access to veterinary care for underserved pet owners will have disproportionate negative impact in historically disadvantaged communities, both in the near term and in the long run.
- The critical importance of pets to the overall wellbeing of humans, both physical and mental health, is becoming increasingly widely recognized. Assuring adequate access to veterinary healthcare will markedly improve public health, and decrease healthcare costs, for millions of pet owners.
- Zoonotic diseases – those that can be transmitted from animals to humans – are much more common than most people realize. In addition, the safety of animal-origin foods depends heavily on access to adequate veterinary care. From this perspective, the public health implications of a shortage of veterinarians are clear.
- For animal diseases and emergencies of major economic importance, such as African Swine Fever and Avian Influenza, veterinarians are our first line of defense for biosecurity, emergency preparedness and response. A veterinary workforce with inadequate capacity places our food systems and food security at risk.

ACTION

As a vital component of the U.S. healthcare and food systems, the veterinary workforce shortage warrants immediate attention. Although the situation is complex and multifactorial, several action steps should be considered:

- Increase veterinary student recruitment and enrollment with particular emphasis on diversity, equity, and inclusion.
- Explore innovative educational models and new training structures to increase capacity and minimize the total length of time for entry into the profession.
- Increase capacity to train veterinary nurses and technicians.
 - Develop and expand both Associate (AS) and Bachelor (BS) degree programs.
 - Increase engagement in Veterinary Technician Specialist (VTS) programs.
 - Initiate a profession-wide discussion to consider a new mid-level professional, similar in concept to a nurse practitioner or physician assistant.
- Enhance effectiveness of veterinary healthcare teams by encouraging a team-based approach to healthcare delivery so that each professional can work to the full scope of their training.
 - With progressive case management and care coordination in mind, clearly define distinct and complementary roles for credentialed veterinary nurses/technicians (trained at all levels), veterinarians, veterinary assistants, and a potential mid-level practitioner.
- Encourage veterinarians to choose careers that contribute to addressing the critical needs of underserved populations and develop innovative business models to ensure economic sustainability of serving these markets.
- Increase training capacity across veterinary specialties. Explore innovative training paradigms and collaborative public/private partnerships.
- Develop an ongoing research initiative focused on the veterinary workforce, with initial emphasis on efficiency of healthcare delivery as it relates to staffing, workflow, turnover, and attrition/retention. In addition, develop a better understanding of demand for veterinary medical services to enable robust projections of workforce needs.

SUMMARY

The current shortage of veterinarians in the U.S. is having a significant impact on access to healthcare for animals and the wellbeing of the veterinary healthcare team. AAVMC stands ready to work with partners from academia, veterinary medical associations, industry, and other stakeholders to ensure that veterinary medical colleges, and higher education more generally, effectively respond to the current shortages.

ⁱ Tackling the veterinary professional shortage. Mars Veterinary Health (March 2022). Available at: <https://www.marsveterinary.com/tackling-the-veterinary-professional-shortage/>

Student Data from AAVMC 230302.pdf

Uploaded by: M. Daniel Givens

Position: FAV

Veterinary Medical

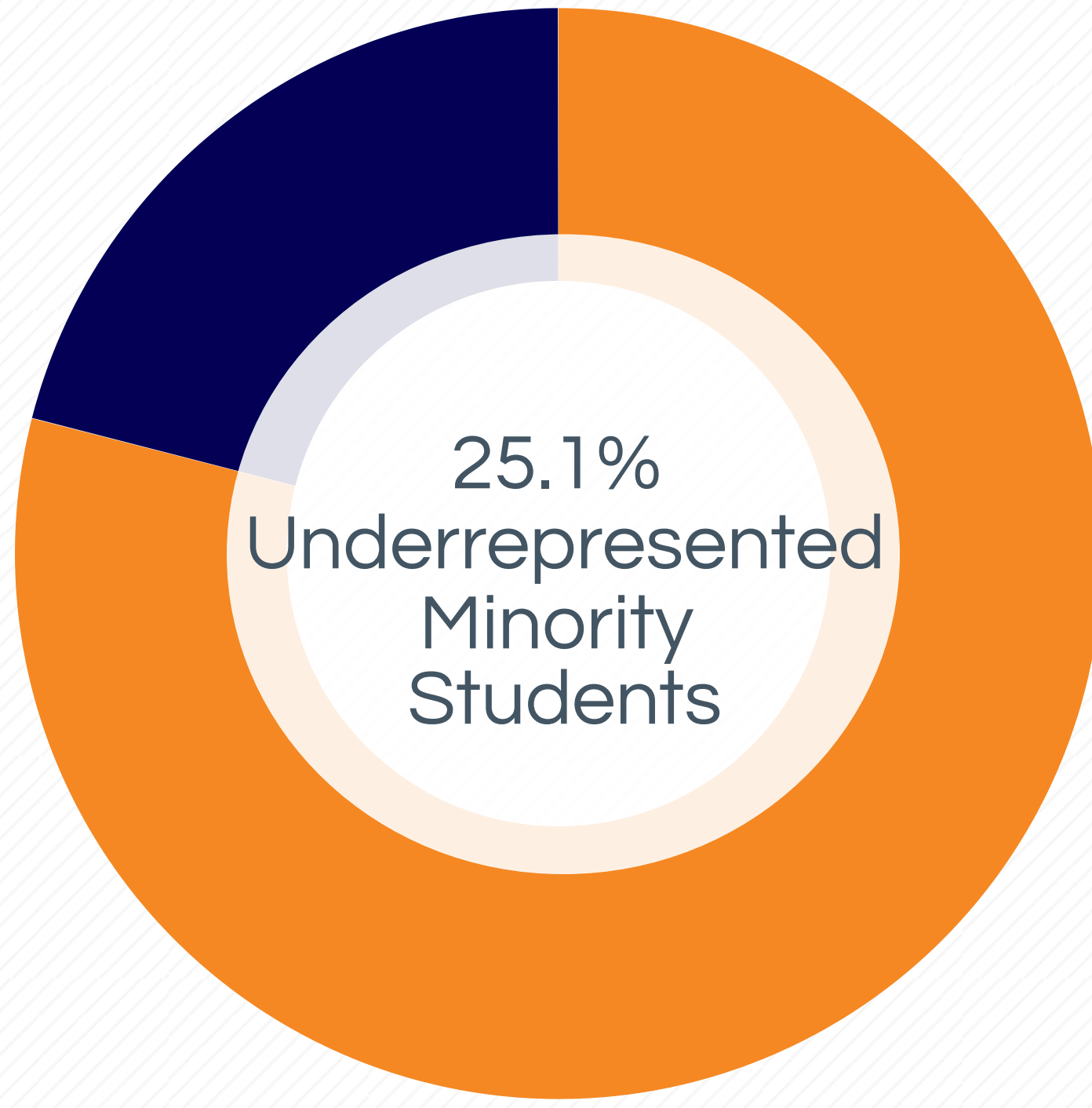
Education

What You Should Know!



15,157

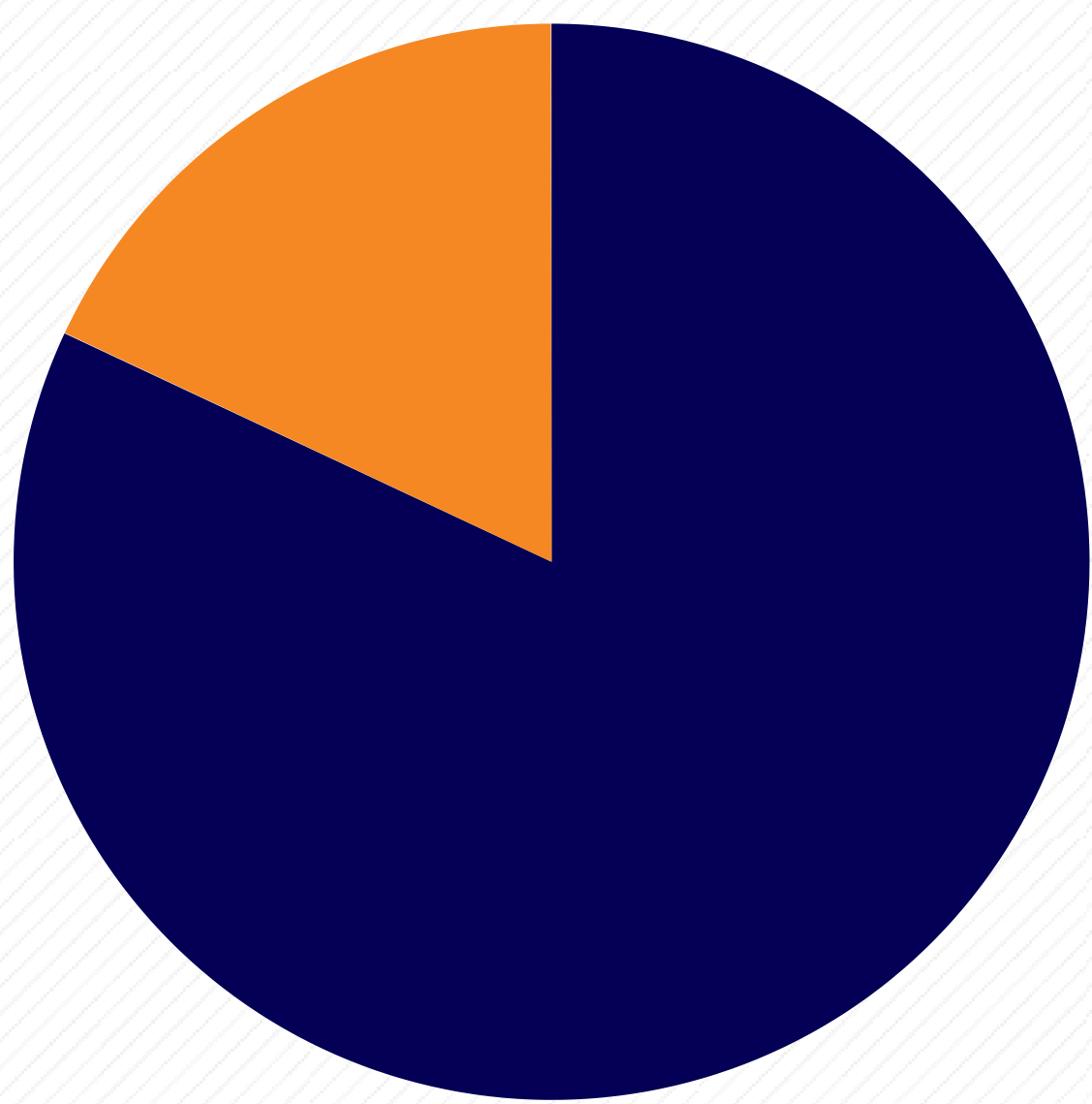
DVM Students
in the U.S. in 2023



3,355

DVM Graduates in the
U.S. in 2022

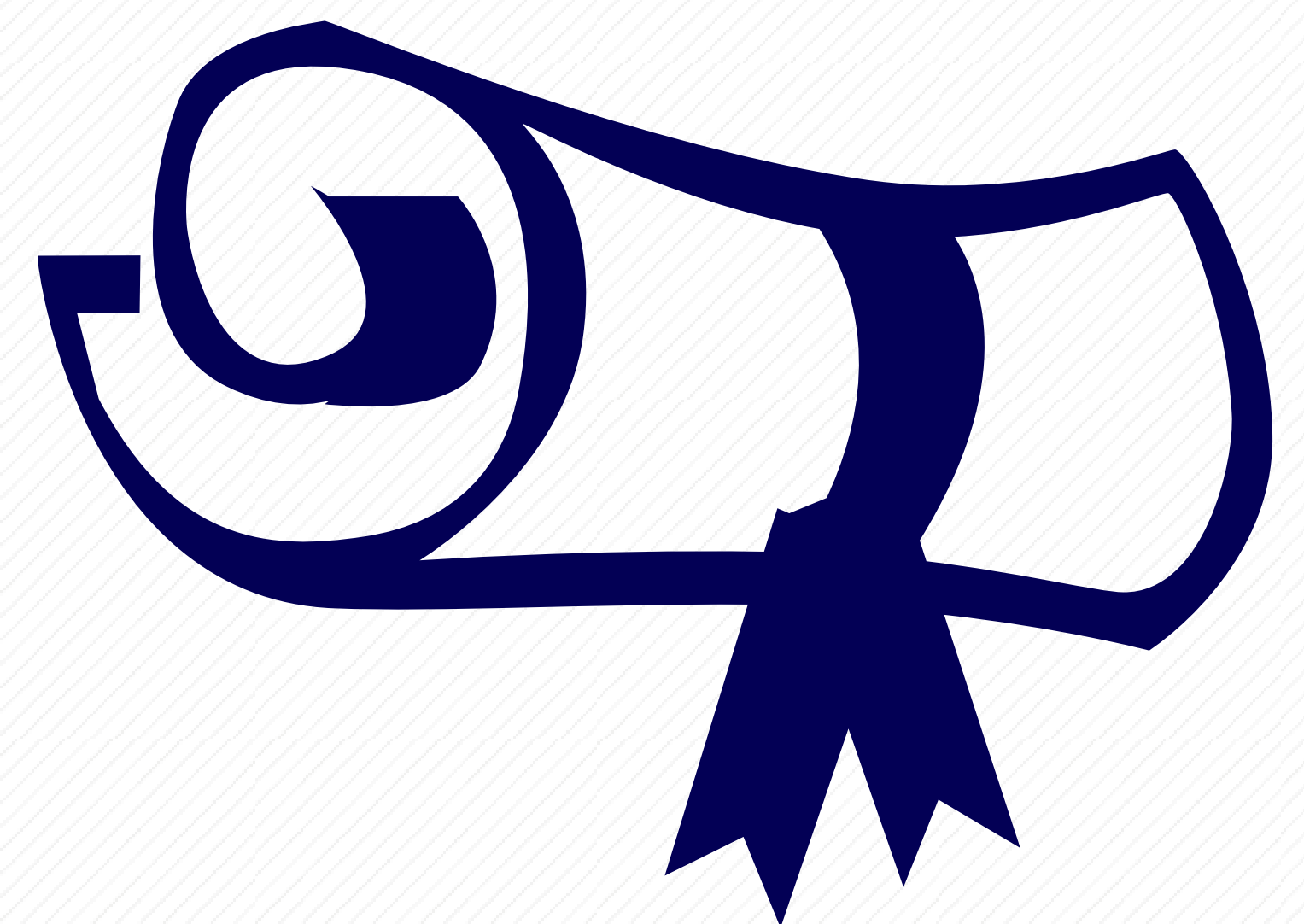
Student Facts



17%
Identify as Male



50%
Receiving College-Based
Scholarships



32%
Enrolled in
Dual -Degree Programs

Costs & Debt

\$34,289



Mean Tuition
for Residents

\$55,158



Median Tuition
for Non-Residents

\$175,920



Median Debt
for 2022 Indebted
Graduates

Favorable HB1133 March 2023.pdf

Uploaded by: Marisa Francis

Position: FAV



Maryland Veterinary Medical Association

March 7, 2023

House Appropriations Committee
RE: House Bill 1133

Chair Barnes, Vice Chair Chang, and esteemed members of the Appropriations Committee,

I am Ashley I Nichols DVM, President Elect of the Maryland Veterinary Medical Association (MDVMA), and I am writing on the behalf of the association in favor of House Bill 1133.

Multiple members of the MDVMA and myself met with Delegate Lehman on 09/07/2022 and 01/04/2023 in reference to dealing with concerns of access to veterinary care. At our initial meeting, the veterinarian student debt burden was discussed. MDVMA appreciates the opportunity to be part of the conversation and make recommendations that we recognize in this bill. As the organization representing veterinarians in Maryland, we support HB 1133 as a sustainable solution to increase access to veterinary care and attract veterinarians to underserved areas in the state.

The debt-to-income ratio is undoubtedly a factor many veterinarians consider when deciding where to live and practice. Depending on the source, data shows the average veterinarian graduates from veterinary school with approximately \$180,000 – \$280,000 and more, in debt while earning a starting salary that averages \$100,000. In comparison, a human medical doctor typically graduates from medical school with less student loan debt than a veterinarian, but with a starting salary that averages two to three times more. This income gap is often even more prevalent in rural areas, or within shelters and low-income communities. As such, the openings for veterinarians are higher and take longer to fill. While one bill alone cannot solve this issue, HB 1133 works to make practicing in underserved areas more attractive to veterinarians by helping them repay their student loans.

Federal programs like the Veterinary Medicine Loan Repayment Program are well intended, however, the scope is extremely limited and routinely exceeds funding, leaving many veterinary shortage positions unfilled. While state-based loan repayment programs for veterinarians is not a new concept, HB 1133 goes above and beyond the scope of federal and many state programs with expansion to address underserved areas. Maryland's unique demographics and geography create the need for a broader definition of underserved areas and in doing so, veterinary emergency medicine is included in the definition as an underserved area of practice. While the pay is more competitive compared to rural and shelter practices, the demanding, high stress and complex nature of emergency medicine has resulted in above average veterinarian

vacancies. Data identified areas without access to an emergency facility, or one emergency facility shared amongst multiple counties even before the recent decline in veterinarians practicing emergency medicine. Expanding the applicant pool to include emergency medicine practice goes a step further to address the veterinarian shortage, increase access to care, and position Maryland's program as a model for other states to emulate.

On behalf of the members of MDVMA, I thank Delegate Lehman for engaging us in the conversation to discuss real solutions for increasing access to veterinary care in Maryland. We ask the committee to vote in favor of HB1133.

Sincerely,

Ashley I Nichols, DVM
President Elect MDVMA
Lead Veterinarian, Banfield Pet Hospital 1076, Arundel Mills

VET STUDENT LOAN FORGIVENESS HB1133 WRITTEN TESTIM

Uploaded by: Mary Lehman

Position: FAV



THE MARYLAND HOUSE OF DELEGATES
ANNAPOLIS, MARYLAND 21401

HOUSE BILL 1133

AGRICULTURE – VETERINARY PRACTITIONERS – STUDENT LOAN FORGIVENESS PROGRAM

MARCH 3, 2023

SUPPORT

GOOD AFTERNOON CHAIR BARNES, VICE CHAIRMAN CHANG, APPROPRIATIONS COLLEAGUES: I AM PLEASED TO PRESENT HB 1133, ESTABLISHING THE VETERINARY PRACTITIONER STUDENT LOAN FORGIVENESS PROGRAM. THIS PROGRAM ADDRESSES THE VETERINARY SHORTAGE IN MARYLAND BY SELECTING PARTICIPANTS BASED ON EXPERIENCE, TRAINING, AND ELIGIBILITY TO WORK IN HIGH-NEED AREAS SUCH AS RURAL AREAS, LOW-INCOME AREAS, EMERGENCY PRACTICES, NONPROFIT SHELTERS, MUNICIPAL SHELTERS, AND OTHER UNDERSERVED AREA BY FORGIVING LOAN DEBT OF \$20,000 PER YEAR (CAP OF 5 YEARS), WITH THE COMMITMENT OF TWO YEARS OF SERVICE IN MARYLAND, PER DISBURSEMENT. THE PROGRAM IS CAPPED ANNUALLY AT TWO MILLION DOLLARS.

BY THE TIME VETERINARIANS FINISH SCHOOL, THEY HAVE PAID OVER \$250,000 IN TUITION. OFTENTIMES, STUDENTS ARE FORCED TO TAKE OUT MASSIVE LOANS TO COVER EDUCATIONAL EXPENSES, LEAVING NEW VETS WITH CRIPPLING DEBT. THIS USUALLY HAPPENS AT THE SAME TIME IN THEIR LIVES WHEN THEY ARE STARTING FAMILIES AND BUYING THEIR FIRST HOMES. IT BECOMES FINANCIALLY IMPOSSIBLE FOR THEM TO ESTABLISH A PRACTICE, ESPECIALLY IN LOW-INCOME AND/OR RURAL AREAS, WHERE CLIENTS ARE NOT ABLE TO PAY TOP DOLLAR FOR CARE. A NEW PRACTICE REQUIRES SEVERAL HUNDRED THOUSAND DOLLARS TO ESTABLISH. HB 1133 WOULD PROVIDE SOME RELIEF FROM THEIR SCHOOL DEBTS, ALLOWING A NEW VET TO PRACTICE OUTSIDE OF THE RICHEST AREAS OF OUR STATE.

ACCORDING TO THE AMERICAN ASSOCIATION OF VETERINARY MEDICAL COLLEGES, THERE ARE ONLY 32 ACCREDITED VETERINARY SCHOOLS IN THE COUNTRY – FEWER THAN ONE SCHOOL PER STATE. MARYLAND HAS ONLY ONE INSTITUTION WITH A VETERINARY DEGREE, THE VIRGINIA-MARYLAND COLLEGE OF VETERINARY MEDICINE, WHICH IS SHARED WITH THE STATE OF VIRGINIA. IT IS LOCATED IN BLACKSBURG, VIRGINIA. STUDENTS DON'T ALWAYS RETURN TO MARYLAND AFTER THEY HAVE COMPLETED THEIR EDUCATION AND HAVE ESTABLISHED PROFESSIONAL NETWORKS IN THE VICINITY OF THEIR INTERNSHIPS. SINCE THE MARYLAND VETERINARY STUDENTS LEAVE OUR STATE FOR SCHOOL, THEY MAY NOT COME HOME WHEN THEY FINISH.

FURTHERMORE, THE COVID-19 PANDEMIC RESULTED IN AN SURGE OF NEW PETS. DATA FROM THE AMERICAN SOCIETY FOR THE PREVENTION OF CRUELTY TO ANIMALS (ASPCA) ESTIMATES THAT CLOSE TO 1 IN 5 HOUSEHOLDS ACQUIRED A CAT OR A DOG SINCE THE BEGINNING OF THE PANDEMIC WHICH HAS INCREASED THE STRAIN ON THE ALREADY CRITICAL VETERINARY SHORTAGE.

IN RURAL AREAS, AGRICULTURAL VETERINARIANS ENSURE THAT THE EVERYDAY ANIMAL PRODUCTS THAT MARYLANDERS CONSUME ARE SAFE AND IN COMPLIANCE WITH REGULATORY AGENCY WELFARE STANDARDS. AGRICULTURAL VETERINARIANS ALSO WORK TO PREVENT MAJOR DISEASE OUTBREAKS THAT COULD CRIPPLE OUR ECONOMY, AND DEEPLY AFFECT OUR LIVES. THIS TYPE OF VET SHORTAGE COULD PUT US AT RISK FOR A PREVENTABLE ECONOMIC, SANITARY, AND ENVIRONMENTAL CRISIS.

MR CHAIR, DEAR COLLEAGUES, I URGE YOU TO SUPPORT THIS PROGRAM TO ENSURE THAT WE TAKE A STEP TO ADDRESS THE VET SHORTAGE THAT IS IMPACTING OUR STATE. I ASK YOU FOR YOUR FAVORABLE REPORT ON HB1133.

HB1133 - RMC Support Testimony - Agriculture - Vet

Uploaded by: Megan D'Arcy

Position: FAV



Susan O'Neill, Chair

Charlotte Davis, Executive Director

Testimony in Support of
House Bill 1133 – Agriculture – Veterinary Practitioners – Student Loan Forgiveness Program
Appropriations Committee
March 7, 2023

The Rural Maryland Council supports House Bill 1133 – Agriculture – Veterinary Practitioners – Student Loan Forgiveness Program. This bill establishes the Veterinary Practitioner Student Loan Forgiveness Program to be administered by the Secretary of Agriculture. This bill will require Program participants to sign a contract to complete a service obligation to practice in the State for at least 2 years and in return the participant will receive an annual disbursement in the amount of \$20,000 or the amount of their educational loans, whichever is less. The Program participants will be selected based on experience, training, and availability to practice in certain high-need areas. High-need areas include rural areas; low-income areas; emergency practices; nonprofit shelters; municipal shelters; and other underserved areas as determined by the Secretary.

The Rural Maryland Council (RMC) supports House Bill 1133 due to the lack of veterinarians, especially for large animals, in Maryland's rural areas. This shortage is due to a combination of low wages, long hours, and fewer new graduates wanting to live outside a major city. In 2017, the U.S Department of Agriculture identified 187 mostly rural areas that lack sufficient access to a veterinarian. According to the Bureau of Labor Statistics, veterinarians earn between \$61,470 and \$73,540 a year in rural areas, which is roughly half of what they can make in a city. Additionally, according to the American Association of Veterinary Medicine, the average vet school debt is \$188,853.

Loan forgiveness programs can successfully recruit and retain high-quality professionals into fields and communities where they are most needed. The Veterinary Practitioner Student Loan Forgiveness Program will benefit rural Maryland and the Council respectfully requests your favorable support of House Bill 1133.

The Rural Maryland Council (RMC) is an independent state agency governed by a nonpartisan, 40-member board that consists of inclusive representation from the federal, state, regional, county and municipal governments, as well as the for-profit and nonprofit sectors. We bring together federal, state, county and municipal government officials as well as representatives of the for-profit and nonprofit sectors to identify challenges unique to rural communities and to craft public policy, programmatic or regulatory solutions.

“A Collective Voice for Rural Maryland”

HB 1133 Testimony.pdf

Uploaded by: Morgan Harvey

Position: FAV

HB 1133 Testimony – Morgan Harvey

Hello, my name is Morgan Harvey and I am a fourth-year veterinary student at the Virginia-Maryland College of Veterinary Medicine (VMCVM) in Blacksburg, Virginia. Originally, I am from the Eastern Shore of Maryland, and plan to return there to practice equine medicine when I graduate this May. I am not able to attend this legislative hearing in person but am delighted to provide written testimony in support of House Bill 1133 concerning loan repayment for students in veterinary medicine who plan to work in Maryland following graduation.

VMCVM is the in-state schooling option for Maryland residents wishing to pursue their Doctorate in Veterinary Medicine. Those wishing to attend must have a Bachelor's degree or equivalent coursework and some level of experience working with animals. From conversations with my classmates and other colleagues, most students entering veterinary school have several thousand dollars in undergraduate student debt, if not tens of thousands. This starts veterinary students out at a negative in terms of any financial gain they will have from being in the field.

As an in-state student at VMCVM, it has cost me an average of \$24,000 per year in tuition to attend. In addition to this, I have had to take out loan money for living costs as I am one of many students unable to have a part-time job during vet school due to the rigor and intensity of the coursework. In total, by the time I graduate in May, I will have \$170,000 in government student loans. I have received some small scholarships from various sources, but opportunities for scholarship are few and far between for veterinary students.

As previously mentioned, many of my classmates graduated their undergraduate programs with student debt already on the books. Another factor that affects a student's personal debt amount is their in-state status. Veterinary school is notoriously difficult to get accepted into, and the common thought process is that you will likely not be accepted to your 'in-state' school. So, you end up going to whatever school accepts you, no matter the distance or cost, because you may never be accepted to your cheapest option. The out-of-state cost for VMCVM is \$54,000 per year, and there are other veterinary schools where it can cost as much as \$90,000 per year just in tuition, let alone the cost of living. With this extra cost in mind for out-of-state students or students who do not have an in-state school, it is possible for veterinary students to graduate with as much as \$250,000 or more in student loans.

Now we come to repayment of these massive loans. I have done the math for my personal situation on a couple of loan calculator websites, including the government student loan site, and can reiterate those results here.

Unlike many of my classmates, I do not have any student debt from my undergraduate studies, so that number is 0. Veterinary school has cost me \$170,000 in total, and I do not anticipate having any extra loan money to put back at the end of this semester. Right now, the interest rate on my loans is 0%, but the regular interest rate of 6-7% is scheduled to resume in summer of this year barring any further intervention. Currently, I have a job offer on the table that will pay me \$75,000 per year plus 26% production. This means that every time I perform a service at my job, I get 26% of the profit. With my principal plus interest rates, if I pay \$1,500 per month on my loans, it will take me a little over 15 years to completely pay off my debt. This is based solely on my base salary of \$75,000, but again, this is low compared to some of my classmates, who will be making upwards of \$100,000 per year in base salary and will still need over 25 years to pay off their total debt and interest.

House Bill 1133 proposes that veterinary students who sign a contract to work in Maryland for at least two years may be eligible to receive \$20,000 in student loan forgiveness. If I repeat the math on my loans including this forgiveness, it would only take me 12.5 years to pay off my total debt amount, eliminating approximately \$50,000 worth of payments. I cannot speak for my classmates, but for me this would be a huge relief to know that I could potentially pay off a large debt three years sooner and have that extra money to start paying off a house or saving for other opportunities. I know that some of my classmates are struggling at the thought of buying a house and paying off loans at the same time, and programs like HB 1133 would give them more leeway and peace of mind at the thought of paying off their loans sooner, or at least being able to make smaller payments each month.

The greater picture of this situation is that veterinary school is expensive, and it is not easy to pay back the loans that my colleagues and I have taken out to receive this education. These payments take away from our ability to buy houses, have children, and do things that would otherwise enrich our lives. We are arguably some of the most essential healthcare professionals in the world next to human doctors, because we manage things like zoonotic diseases (those that can spread from animals to humans) and the animals that enter our food chain. It is important that more of us are able to graduate and stay in the profession, and it is my belief that House Bill 1133 will allow many veterinarians and fellow Marylanders to do so.

I thank you for your time, and I look forward to coming home in a few short months and practicing in the great state of Maryland.