



*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”*