

# **MD Vet Loan Forgiveness SB 318 HSVMA Support Letter**

Uploaded by: Carrie Waters

Position: FAV



Formerly called the Humane  
Society of the United States

## Humane Veterinary Medical Alliance

1255 23<sup>rd</sup> St. NW, Suite 450  
Washington, DC 20037  
202-452-1100

[humaneworld.org/HumaneVMA](http://humaneworld.org/HumaneVMA)

February 18, 2025

Maryland Senate Education, Energy, and the Environment Committee (EEE)  
2 West Miller Senate Office Building  
Annapolis, MD 21401

**RE: VETERINARY SUPPORT for SB 318 (Young)**

Dear Chair Brian Feldman, Vice Chair Kagan, and Members of the Committee,

On behalf of the Humane Veterinary Medical Alliance (HumaneVMA), I am writing to convey our strong organizational support for SB 318 - legislation that would provide financial relief for the veterinarians and veterinary technicians 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 veterinary medical education.

Almost 40% of veterinary students graduating from veterinary school in 2024 have an educational debt greater than \$200,000 (only 16.6% have no debt at all). And among veterinary graduates with debt, the average educational debt is \$202,647. (See [2025 AVMA Report on the Economic State of the Veterinary Profession](#), Debt, pages 14 – 17)

Veterinarians and veterinary technicians working in shelter medicine have a harder time paying off their debt, because they earn less than most veterinarians and veterinary technicians and have less disposable income. The average annual salary of veterinarians working in shelter medicine is substantially lower compared with other veterinary fields. In 2024, the average starting salary for new graduates in non-profit veterinary medicine was \$105,756, while the average starting salary in companion animal medicine was \$137,227. (See [2025 AVMA Report on the Economic State of the Veterinary Profession](#), Compensation, pages 10 -13)

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



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The HumaneVMA respectfully encourages the House Appropriations Committee to support SB 318, thereby expanding eligibility in the Janet L. Hoffman Loan Assistance Repayment Program to include Maryland's shelter veterinarians and veterinary technicians and helping them with repayment of educational loans.

Sincerely,

A handwritten signature in black ink that reads "Carrie B. Waters".

Carrie B. Waters, DVM, PhD, JD, DACVIM

Maryland State Representative  
Humane Veterinary Medical Alliance (HumaneVMA)

**SB318\_MDVMA\_FAV.pdf**

Uploaded by: Danielle Bauer Farace

Position: FAV



## Maryland Veterinary Medical Association (MDVMA)

Established in 1886, MDVMA is a volunteer, non-profit organization comprised primarily of licensed Maryland Veterinarians.

**SB0318 - Higher Education - Janet L. Hoffman Loan Assistance Repayment Program - Eligibility**

**Committee: Education, Energy, and the Environment**

**February 17, 2025**

**MDVMA Position: SUPPORT**

On behalf of the Maryland Veterinary Medical Association (MdVMA) and its members, I am writing to strongly urge your favorable review and support of Senate Bill 318 (SB0318). This bill presents an important opportunity to provide much-needed support to veterinary professionals who, much like those working in human medicine, play a vital role in the health and well-being of our communities.

As you may be aware, veterinarians and veterinary technicians are crucial to maintaining the overall health of both animals and the public. However, despite their critical role to preserving the integrity of our state's food production systems as well as the prevention and containment of important zoonotic diseases—such as highly pathogenic avian influenza, these professionals often face significant financial challenges. The cost of a veterinary education is equitable to that of human physicians. The duration of the education required is equitable as well. The veterinary profession is notoriously underpaid in comparison to human healthcare professionals, which leads to high levels of burnout, lower levels of recruitment, and retention issues within our profession.

Supporting our profession through funding initiatives such as SB0318 is an important step toward addressing these disparities and is possible without the addition of funds from the state budget. This tuition reimbursement program will be especially important in assisting the state to maintain a high level of veterinary professionals within the state and in return for the financial support, the commitment these individuals make to serve within the state will help to ameliorate the shortage of veterinarians and veterinary support staff within the state and in our shelter organizations.

On behalf of the MdVMA and our dedicated members, I respectfully ask for your favorable report on SB0318. We are confident that with your support, we can enhance the sustainability and vitality of the veterinary profession in Maryland and ensure the continued delivery of quality care for animals and their owners.

Thank you for your time, attention, and ongoing commitment to the well-being of all Maryland residents.

Sincerely,  
Matthew Weeman, DVM, MS  
Legislative Committee Chair  
Maryland Veterinary Medical Association

MARYLAND VETERINARY MEDICAL ASSOCIATION

PO Box 387 | Cordova, MD 21625 | Ph: (410) 305-7083 | [danielle@MDVMA.org](mailto:danielle@MDVMA.org) | [MDVMA.org](http://MDVMA.org)

**SB0318\_MACC\_FAV.pdf**

Uploaded by: Drew Jabin

Position: FAV

**Senate Education, Energy, and the Environment Committee**

February 19, 2025

**SB 318 - Higher Education – Janet L. Hoffman Loan Assistance Repayment Program – Eligibility**

**Position: Favorable**

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The Maryland Association of Community Colleges (MACC), representing Maryland’s 16 community colleges, supports **SB 318**. This bill expands eligibility for the Janet L. Hoffman Loan Assistance Repayment Program to include veterinary practitioners and technicians who provide services in Maryland, particularly in animal shelters. Loan repayment programs can help reduce financial barriers that derail students from completing their education and entering the workforce.

Maryland’s community colleges serve as pathways for students pursuing careers in veterinary medicine, with the Community College of Baltimore County (CCBC) offering Maryland’s only accredited veterinary technology program. Many veterinary technician students may rely on loans to finance their education. By extending loan repayment assistance to veterinary technicians working in animal shelters, this legislation provides critical financial relief, making it more feasible for students to pursue and sustain careers in this essential field.

Animal shelters, often operated by local governments or nonprofit organizations, play a crucial role in Maryland’s communities. Veterinary technicians provide indispensable support in these settings, assisting with medical procedures, preventive care, and overall animal welfare. By incentivizing veterinary technicians to work in shelters through loan repayment assistance, SB 318 supports both workforce retention and the well-being of animals in communities served by community colleges.

This bill is an excellent step toward ensuring that Maryland’s veterinary workforce remains strong and that community college graduates can successfully transition into high-impact careers. Accordingly, MACC urges the Committee to issue a **FAVORABLE** vote on **SB 318**.

Please contact Brad Phillips ([bphillips@mdacc.org](mailto:bphillips@mdacc.org)) or Drew Jabin ([djabin@mdacc.org](mailto:djabin@mdacc.org)) with questions.

# **SB318.pdf**

Uploaded by: Katherine Flory

Position: FAV



February 18, 2024

Dear Honorable Chairman Feldman, Vice-Chair Kagan, and members of the committee:

My name is Katie Flory and I am the community care & Advocacy Director for the Maryland SPCA. The Maryland SPCA supports and encourages a favorable and speedy report on SB 318 Loan Assistance Repayment Program- Eligibility.

Animal shelters across Maryland, in your counties and communities, are in crisis. The public has expectations- as do we in the field- that we will save every animal possible, no matter their medical condition, however the lack of affordable and attainable veterinary care has become problematic for almost every shelter in the state. There are many variables involved in this crisis. Cost increases, fewer students entering the work force into the veterinary field and the increase in animals entering our care as shelters. SB 318 asks to include those entering veterinary medicine who attended a Maryland state college or university, being licensed in Maryland to receive help from the loan forgiveness program upon volunteering at a Maryland animal shelter.

The benefits to this are multi-fold. The veterinarian receives aid, the shelters have the help we so desperately need at no cost and animals in our shelters which enter our homes and communities are healthier. Between January 21, 2025 and February 1, 2025 the MD SPCA took in 98 dogs. One of our vets was very ill and because we do not have other resources, we could not provide spay/neuter services or see the most critically ill pets for several days. This is one of hundreds of example from around the state. The Maryland SPCA believes the passing of SB 318 is a valuable tool in our work to serve the animals and people of Maryland. Please feel free to contact me with any questions or concerns.

# Higher Education – Janet L. Hoffman Loan Assistanc

Uploaded by: Lisa Radov

Position: FAV



## MARYLAND VOTES FOR ANIMALS

PO Box 10411  
BALTIMORE, MD 21209

February 19, 2025

To: Senate Education, Energy and the Environment Committee  
From: Lisa Radov, President and Chair, Maryland Votes for Animals, Inc.  
Re: Higher Education – Janet L. Hoffman Loan Assistance Repayment Program – Eligibility – SB 318 – Support

Chair Feldman, Vice - Chair Kagan, members of the Education, Energy, and the Environment Committee, thank you for the opportunity to testify before you today. My name is Lisa Radov. I am the President and Chair of Maryland Votes for Animals. We champion humane legislation to improve the lives of animals in Maryland. Speaking for Maryland Votes for Animals, our Board of Directors, and our members across Maryland, I respectfully request that the Education, Energy, and the Environment Committee vote favorably for Higher Education – Janet L. Hoffman Loan Assistance Repayment Program – Eligibility – SB 318.

This bill would expand the eligibility for the Janet L. Hoffman Loan Assistance Repayment Program to include individuals who received a certain degree from an accredited veterinary school and provided veterinary services for in the State for no less than 5 years, or provided volunteer veterinary services at certain animal shelters and to include individuals who provided veterinary technician services for a certain time period or provided volunteer veterinary technician services at certain animal shelters.

The lack of staff veterinarians and volunteer veterinarians providing support to shelters places fiscal pressure on local government. Increasingly, pet owners are looking to shelters and rescues to help with veterinary services such as vaccinations and spay/neuter to more complicated diagnostics and care. Shelters strive to provide these services but must prioritize the most urgent veterinary services for the animals in their care. Without adequate staffing or volunteer practitioners, shelters struggle to adequately meet the needs of the community. When pets get surrendered, the shelter must pay for daily care and feeding for that animal until a new home can be found. Shelters are stretched beyond their limits as they end up paying private veterinary rates for procedures needed for surrendered animals and shelter animals.

This bill is a moderate, fiscally constrained proposal that uses an existing program to streamline administration costs. The bill simply adds a new category to the incredibly successful Janet L. Hoffman Loan Assistance Repayment Program which is administered by the Maryland Higher Education Commission and has successfully added new categories of recipients in past years.

Expanding this program would incentivize veterinarians to work in Maryland and help ease the veterinary shortage that is a nationwide problem especially for people with pets living in underserved areas. It would provide fiscal relief for local government as their shelters and rescues would have veterinarians in-house as opposed to outsourcing to get veterinary care for their animals at a higher expense - or having to accept surrendered animals because their owners could not receive veterinary care for their animals.

It's time to expand the eligibility of The Janet L. Hoffman Loan Assistance Repayment Program to qualifying Maryland veterinarians as they provide a much-needed services for Maryland residents - including those with four feet.

In closing, I would like to thank Senators Lewis Young and Corderman for their sponsorship of SB 318 and ask the committee for a favorable report.

# **SB318\_FAV\_Humane World.pdf**

Uploaded by: Stacey Volodin

Position: FAV



Formerly called the Humane  
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Humane Society International

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**February 19, 2025**

**Education, Energy, and the Environment Committee  
SB318**

***Higher Education - Janet L. Hoffman Loan Assistance Repayment Program – Eligibility*  
FAVORABLE**

Humane World for Animals, on behalf of our members and supporters in Maryland, urges a favorable report on SB318.

Veterinarians are facing historic challenges on several fronts as the profession struggles to provide access to care to animals in Maryland 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 Maryland, 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

While this veterinary crisis is impacting all pet owners and caregivers, the impact is most profound on our shelters and rescues. Shelters that are fortunate enough to have a staff position for an on-staff veterinarian struggle to attract and retain qualified candidates, and shelters that rely on volunteer hours from veterinarians are having an increasingly difficult time finding volunteers. The lack of veterinarians providing support to our shelters impacts not just shelter animals, it impacts constituents and local government budgets.

Increasingly, desperate pet owners are looking to shelters and rescues to help with veterinary procedures, from vaccinations to spay/neuter to more complicated diagnostics and care. Our shelters strive to provide these services but must prioritize vet services for the animals in their care. Without adequate staffing or volunteer practitioners, shelters cannot meet the needs from community. This leaves pets uncared for or surrendered to shelters in desperation.

The lack of staff and volunteer vets also has a fiscal impact on local government budgets. When pets get surrendered, the shelter must now pay for the daily care and feeding for that animal until a new home can be found. Shelters also end up paying private veterinary rates for procedures needed for surrendered animals and shelter animals.

This is a moderate, fiscally constrained proposal that uses an existing program to streamline administration costs. The bill simply adds a new category to the incredibly successful Janet L. Hoffman Loan Assistance Repayment Program (LARP). The LARP program is already capably administered by the Maryland Higher Education Commission, which has proven its ability to successfully add new categories of recipients in past years. The recipient pool is constrained in two ways; both by the types of shelters or rescues that qualify, and by the number of hours of service provided.

This is a modest investment for a significant service. There's a critical shortage of qualified veterinary professionals and that shortage is expected to get worse over time. The investment in funding this program is countered by the cost-saving for local governments in ensuring shelters and rescues can continue to provide care to people and pets without outsourcing care or having to accept surrendered animals because their owners could not receive care.

This is a life-saving and valuable bill. We urge a favorable report on SB318.

Stacey Volodin  
Maryland State Director, Humane World for Animals  
[svolodin@humanesociety.org](mailto:svolodin@humanesociety.org)

# **SB0318 Veterinarian Cover Letter (Written Testimon**

Uploaded by: Senator Karen Lewis Young

Position: FWA



KAREN LEWIS YOUNG  
Legislative District 3  
Frederick County

Budget and Taxation Committee



THE SENATE OF MARYLAND  
ANNAPOLIS, MARYLAND 21401

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The Honorable Brian Feldman  
The Honorable Cheryl Kagan  
Education, Energy, & Environment Committee  
Miller Senate Office Building  
11 Bladen Street  
Annapolis, MD 21401

February 19th, 2025

SB0318 Higher Education - Janet L. Hoffman Loan Assistance Repayment  
Program - Eligibility

Chair Feldman, Vice Chair Kagan, and esteemed members of this committee,

Maryland is facing a shortage of Veterinarians and Veterinary Technicians. SB318 will provide a solution to this crisis by adding Veterinarians and Veterinary Technicians to the incredibly successful Janet L. Hoffman Loan Assistance Repayment Program (LARP).

First, the goal of the LARP is to attract and cultivate high quality professionals here in Maryland. Second, the shortage of professional treatment options hurts families unable to find proper and affordable care for their pets, farmers' ability to care for their herds and stresses shelter resources.

Pets are family. They provide comfort, companionship, and therapy. This has been documented in numerous medical journals. When families have no other options, they turn to often understaffed, underequipped shelters in desperate bids for help, further exacerbating a shortage of resources.

Veterinarians also provide a crucial service to farmers throughout the State. They help farmers protect and grow the investments in herds and livestock. Beyond farmers, veterinarians provide crucial services in our other professional animal industries.

SB318 meets the goal of the LARP by requiring a veterinarian or veterinary technician to be employed in the State for at least five years, or volunteer at an animal shelter for a local government for at least 100 hours per year for at least three years. At the same time, this will help address shortages by making the field more attractive.

Please help pets, their people, and Maryland farmers by providing an incentive to encourage more practitioners to enter the profession and stay in Maryland. By adding Veterinarians and Veterinary Technicians to the list of qualified employment types, we ensure that Maryland remains competitive with surrounding states for this career field.

I urge a favorable report.

Sincerely,

A handwritten signature in blue ink that reads "Karen Lewis Young". The signature is written in a cursive style with a large, prominent "K" and "Y".

Senator Karen Lewis Young