

## FACT SHEET

# USDA VETERINARY MEDICINE LOAN REPAYMENT PROGRAM



*Veterinarian examines dairy cattle during a farm visit. Image courtesy of Adobe Stock.*

Food animal veterinarians are critical to national food safety and the nation's food security infrastructure as they help ensure the health and well-being of agricultural animals and the nation's food supply. The Veterinary Medicine Loan Repayment Program (VMLRP) was created out of concerns over shifts in the veterinary medicine workforce that have left many food and fiber livestock and poultry producers, especially those in remote locations, without access to adequate—or any—veterinary medical services.

## NATIONAL INSTITUTE OF FOOD AND AGRICULTURE (NIFA) OFFERS EDUCATIONAL DEBT RELIEF THROUGH VLMRP

VMLRP addresses one element of that concern—the soaring levels of educational debt that put food animal practice out of financial reach for many new and mid-career veterinarians. VMLRP helps qualified veterinarians repay up to \$75,000 of debt incurred in pursuit of their veterinary medical degrees in return for at least three years of service in designated veterinary shortage areas.

### IMPORTANT FACTS

- VMLRP repays loan debt incurred in veterinary medical education to encourage veterinarians to provide food supply veterinary services in hard-to-reach areas.
- VMLRP is administered by the U.S. Department of Agriculture's NIFA. NIFA is not the employer, NIFA does not find an applicant employment, and NIFA does not assign people to areas during the application process.
- Only loan debts incurred from attendance at American Veterinary Medical Association Council on Education-accredited veterinary schools are applicable. Minimum new service contracts are for three years and for up to \$75,000 in loan repayments, dispersed in quarterly payments. Renewal contracts may be awarded and undergo the same competitive process as that of new applications.

### APPLICANT ELIGIBILITY

- Graduate from an American Veterinary Medical Association Council on Education-accredited veterinary school.
- Have at least \$15,000 in qualifying veterinary educational loan debt.
- Are not currently in a veterinary service obligation, other than through the Veterinary Services Grant Program, unless it will be completely satisfied prior to beginning VMLRP service.
- Have no federal liens against property as a result of federal debt.

## PROGRAM HIGHLIGHTS

- Competitive awards of up to \$75,000 are made for at least three years of service in a designated shortage situation. Award distributions are made directly to the veterinarian's lender in quarterly increments not to exceed \$25,000 in any one year. Awards include an additional 39 percent of the total loan repayment per year to help offset income tax liabilities. All monies distributed within the award are considered taxable income.
- Shortage situations include geographical areas or veterinary public practice disciplines (public health, food safety, epidemiology, etc.) determined to have a shortage of veterinarians involved in food supply veterinary medicine.
- A greater percentage of program funds is allocated for awards to veterinarians applying to fill private practice versus public practice shortages.
- State, federal, and insular area animal health officials nominate veterinarian shortage situations. A panel of experts in animal health evaluates the nominations. Approved shortages are posted on NIFA's website for consideration by potential applicants.
- A peer review panel ranks applications based on its evaluation of a candidate's knowledge, skills, and ability to best meet the specific needs of the veterinarian shortage situation. NIFA determines awardees based on the panel's recommendations.
- Each year, over 200 shortage situations are approved and posted by NIFA, with about 150 veterinarians applying for an award. Of those, NIFA administers over 70 new or renewal awards, with five to eight being awarded for public veterinary practice.

## PRACTICE TYPES AND FULL TIME EQUIVALENTS (FTE)

- Type I: Primary food animal practice, minimum of 80 percent FTE (32 hours per week).
- Type II: Rural mixed animal practice, minimum of 30 percent FTE (12 hours per week).
- Type III: Public practice, minimum of 49 percent FTE (19.6 hours per week).

The species, commodity, discipline, and activities of emphasis are indicated on each shortage situation form, as well as the geographic area that must be served.

## FOR MORE INFORMATION

Visit <https://nifa.usda.gov/grants/programs/veterinary-medicine-loan-repayment-program> or email the program at [vmlrp@usda.gov](mailto:vmlrp@usda.gov).



*Image of two veterinarians walking through barns at a dairy farm. Photo courtesy of Adobe Stock.*