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Veterinary Medicine Loan Repayment Program (VMLRP) Frequently Asked Questions

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I. Program Information

A. What is the VMLRP?

The VMLRP is an educational loan repayment program for veterinarians (i.e., individuals who earned a Doctor of Veterinary Medicine degree (or equivalent) from an accredited college of veterinary medicine). In return for loan repayment, VMLRP award recipients provide veterinary service in a designated veterinary shortage situation for three years. The intent of the program is to strengthen the nation's animal health infrastructure and supplement the Federal response during animal health emergencies. We encourage applicants to reach out to us if you have any questions about the application process or the program in general.

Visit the VMLRP website at <https://nifa.usda.gov/grants/programs/veterinary-medicine-loan-repayment-program> for information regarding the VMLRP program. Please contact the VMLRP program office by email at vmlrp@usda.gov if you have any questions.

B. How can I apply to the VMLRP?

The application forms can be downloaded from the [Applicants](#) section of the VMLRP website and submitted to NIFA as outlined in the [Request for Application](#) (RFA).

C. Who funds NIFA and the VMLRP?

NIFA and the VMLRP are supported by annual congressional appropriations. The Federal budget line-item designation for the VMLRP, within appropriations to the USDA NIFA, is National Veterinary Medical Services Act (NVMSA).

D. How many applications do you receive annually? How many awards are given out?

On average VMLRP receives about 150 applications and issues approximately 70 awards each year. However, the number of awards depends on a few unknown factors such as the amount of appropriated funds, eligible debt held by successful applicants and the quality of applicant pool, but our intention is to maximize the number of awards within the funding available for awards under this program. Each shortage situation area can only be awarded to one applicant.

E. Where can I find information on how often new graduates receive this award?

On an annual basis, a report is created to provide information about the applications, awards, and designated veterinary shortage areas for each fiscal year in the VMLRP. The VMLRP Annual Reports are found at [VMLRP Reports and Statistics](#).

F. How are applicants selected for VMLRP awards?

Applications are evaluated by a panel of peer reviewers who are selected based upon training and experience in relevant veterinary clinical medicine, veterinary science, or veterinary

specialty area fields. In carrying out their review, the members of the peer review panel consider the quality of match between an applicant's professional training and experience and the circumstances and needs of the designated shortage situation it proposes to fill. The evaluation criteria used by the panel can be found in Part III of the [Request for Application \(RFA\)](#).

G. When will applicants be notified about their awards?

VMLRP applicants will receive notice of award funding by September 30th following the application deadline.

H. Will the VMLRP be offered next year?

NIFA intends to hold an application cycle for the VMLRP each year. However, funding is contingent upon the availability of appropriations each fiscal year. It is not possible to predict potential appropriations for this or any other program prior to appropriation action each year.

I. Who should be contacted if a person is interested in serving as a reviewer on the panel?

If you are interested in participating as a panelist, we ask that you complete the [USDA NIFA Peer Review System Panelist Recruitment](#). Panelists are selected based on their expertise, credentials, and NIFA panel needs. For more information, contact the program staff listed in the Request for Applications for the program you are interested in serving.

II. Eligibility

A. Who is eligible? Who is not eligible to apply for the VMLRP?

You are eligible if you:

1. possess a Doctor of Veterinary Medicine (DVM (or equivalent)) degree from a college of Veterinary Medicine accredited by the American Veterinary Medical Association (AVMA) Council on Education (COE),
2. have qualified educational loan debt of a combined minimum of \$15,000, and
3. are able to secure employment in a designated veterinary shortage situation within 90 days of award notification, and 4) meet all other terms and conditions of the application process.

Individuals who owe a veterinary service obligation, have a federal judgment lien against their property arising from Federal debt, or have total qualified debt that does not meet the debt threshold are not eligible to apply for the VMLRP. Please visit the [VMLRP Eligibility](#) website for additional details.

B. How do I know if I have an outstanding service obligation?

You need to contact the institution that awarded you a grant, award, or scholarship with an associated service obligation to ascertain if there is any remaining obligation. An individual who owes a service obligation for veterinary service to an entity (e.g., Federal government, State government, or institution) is ineligible for the VMLRP unless the obligation will be completely satisfied prior to the beginning of service under the VMLRP. If you are still interested in the VMLRP after you complete your service obligation and continue to meet our eligibility criteria, you may apply for a VMLRP award in a future application cycle.

C. Does participation in scholarship or loan forgiveness programs (such as the Public Service Loan Forgiveness Program) make me ineligible to participate in the VMLRP?

If your participation does not incur a service obligation and you still maintain a qualified amount of educational loan debt, you remain eligible to participate in the VMLRP. However, we would encourage applicants to reach out directly to the Department of Education, or other program sponsor, for additional information on how participation in VMLRP may impact their PSLF status, qualifying payments, etc.

D. Can I receive VMLRP repayment for more than three years?

If you continue to meet VMLRP eligibility requirements, you may apply to renew your VMLRP agreement for as long as it takes to repay all your DVM debt. Renewal awards can be for one, two, or three years. Like new applications, renewals are competitive and are reviewed using the same criteria applied to new awards, with an additional element. Renewals are also reviewed on the progress made during your initial award. Additional information on renewal applications can be found in the [RFA](#) and on the [VMLRP Renewals Application Guide](#).

E. Can I receive credit toward my service obligation for the service already performed if I am employed in a designated veterinary shortage area?

VMLRP services are not retroactive. The services required for the VMLRP begin on the starting date of the service agreement.

F. Do I need to have a DVM (or equivalent) degree before I apply?

Individuals are required to possess a DVM (or equivalent) degree from an accredited college of Veterinary Medicine by July 1 of the respective application year from a college of veterinary medicine accredited by the AVMA COE. Please review the Eligibility information within the [RFA](#) for further requirements.

G. I am graduating this year, and I don't have my APHIS accreditation certification date, what should I put on my application where it asks for this information. I completed the course but am not licensed in any state.

If you are graduating this year and are waiting on a state license and APHIS accreditation you can put 'pending' in those areas of the form. You must show proof of graduation from a U.S. AVMA-accredited College or School of Veterinary Medicine, offering either a DVM or VMD degree, by July 1, of the year you apply for VMLRP. It is understood that if you are graduating in the same year that you are applying to the VMLRP, you may not have your degree yet. Therefore, the VMLRP provides that additional time needed to finish your final semester. You will be required to provide a copy of your certification and/or license prior to executing a service agreement.

H. Is the VMLRP for new graduates only?

Anyone with a DVM degree (or equivalent) from a college of veterinary medicine accredited by the AVMA COE is welcome to apply. Both new and experienced veterinarians with eligible educational debt are welcome to apply.

I. Do I have to move if my practice is in the county that borders a county designated as a shortage situation area to be eligible to apply?

The VMLRP is a national program, thus the objective is to fill shortage situations with veterinarians best able to mitigate these shortages. There is no requirement that applicants live, or be based, in the same county or state as the shortage situation. It must be clear in your application how you will provide services to the shortage situation applied.

J. Can I apply if I already have an established practice in a designated veterinary shortage situation area?

The VMLRP includes veterinarians with established practices in shortage areas as a form of retention in addition to the recruitment of veterinarians to shortage areas. Competitiveness may also depend upon the evaluation criteria stated within the RFA to determine the relative

severity of the veterinary shortage situation; and the practicality and logistical feasibility of applicant's plan to address the specific shortage.

K. Can I still apply if I received my DVM from a college that is not accredited by the AVMA?

Federal regulations dictate that, to be eligible for the VMLRP, eligible loans must be received for the individual's attendance at a college of veterinary medicine accredited by the AVMA COE. The AVMA COE is a specialized accrediting agency that is recognized and authorized by the U.S. Department of Education. The list of veterinary schools accredited by the AVMA COE can be found at: <https://www.avma.org/education/accredited-veterinary-colleges>.

L. Am I eligible if the US veterinary school I attended became accredited* by the AVMA?

The VMLRP will only repay debt incurred at an institution that is accredited at the time of attendance and graduation. The school was accredited the first day of attendance and the VMLRP will repay debt incurred at that institution during the time of your attendance, up until graduation. This includes any scenario involving an individual transferring from a non-accredited institution to an accredited institution. Individuals with a degree from an institution that was not accredited at the time the degree was conferred remain ineligible for award. This is regardless of the fact that the individual may have attended an accredited institution prior to transferring to a non-accredited institution from which they received their DVM.

Regarding accreditation of foreign schools, VMLRP will repay debt incurred at an institution during the time that institution was accredited, which could be several years after the establishment of that school. If an institution received accreditation status during your attendance at this institution, only the portion of veterinary school loans that were disbursed after the institution's date of accreditation shall be repaid by the VMLRP. If you received your DVM degree from an institution that was not accredited at the time the degree was conferred, you remain ineligible for a VMLRP award. For example, Ross University established their veterinary school in 1982, but did not receive their accreditation until January 2011. Only veterinarians who graduated from Ross University in 2011 and after would be eligible to have their loan paid back for only those years the school was accredited, regardless of whether they graduated in 2011, 2012, etc.

M. Which loans are eligible for loan repayment?

Loans qualify for repayment if they are or have been issued by any U.S. government (federal, state, or local) entity, accredited U.S. academic institution(s), and/or commercial lender(s) that are subject to examination and supervision in their capacity as lending institutions by an agency of the United States or the state in which the lender has its principal place of business. Loans must have been used by the applicant for tuition expenses, or other reasonable educational or living expenses, while attending a college of veterinary medicine accredited by the AVMA Council on Education resulting in a DVM degree (or equivalent).

N. Are my undergraduate loans eligible for repayment through the VMLRP?

No. The VMLRP will only pay for loans that were received for attendance at an AVMA Council on Education accredited veterinary school resulting in a DVM (or equivalent) degree.

O. Are loans consolidated with undergraduate loans eligible for repayment through the VMLRP?

If you consolidated your veterinary school loans with other educational loans (e.g., undergraduate), you may apply for the VMLRP; however, only the eligible portion of the consolidation (veterinary school loans) will be eligible for the VMLRP if you are selected for an award. The [VMLRP Loan Consolidation](#) website has an example of how the amount of your award is calculated if your DVM loans were consolidated with other educational loans. The [VMLRP Loan Document Tutorial](#) has detailed information on each type of loan document for each loan listed in your application. Please visit the [RFA](#) for further application requirements and deadlines.

Individuals who consolidated their DVM loans with non-educational loans, such as a home equity loan or personal loan, or loans belonging to another individual, such as a spouse or child, are ineligible for VMLRP repayment.

P. I consolidated my student loans. Do you need me to send promissory notes for the original loans?

No. You need to provide at least the consolidation loan promissory note (must show list of every loan included in the consolidation). A Master Promissory Note would suffice if it included the consolidation loan.

Q. I have an online account with my lender. Can I send a printout of my account statement?

Yes. Please be sure the printout shows your name, current balance and date, loan type, and repayment status.

R. Is the interest accrued on my DVM loan debt eligible for the VMLRP?

Interest accrued on DVM loan debt does count towards the VMLRP. However, interest accrued during the program does not count towards the VMLRP as this is classified as new DVM loan debt. It would be applicable if an applicant chooses to renew their agreement. The total awarded amount and repayment schedule for each applicant is determined by the DVM loan debt.

S. When do I need to start employment in a shortage area to be eligible? Can I apply if I have not secured an offer in one of the designated shortage situation areas?

You may apply even if you have not secured an offer of employment or started a practice in a designated shortage area. You will be given 90 days from the notification of your award to secure employment or establish a practice in the designated veterinary shortage situation. Failure to secure employment or establish a practice in the designated veterinary shortage situation within the given timeframe may result in withdrawal of the award offer.

III. Veterinary Shortage Situations

A. What is a shortage situation and who determines an area as a shortage situation?

Shortages are defined through implementation of a shortage nomination process. State Animal Health Officials (SAHO), or their designees, submit nominations to designate specific shortages and NIFA uses an external panel of veterinary experts to review these nominations. Shortage situation areas are nominated each year. Each state is [allocated a specific number](#) of shortage nominations they can submit per year based on state land area and total farm-gate value of animals and animal products, as reported by the National Agriculture Statistics Service (NASS). Each year, the SAHO can choose to carry over the previous years' nominations or designate new shortage areas. A NIFA panel reviews all submitted nominations to ensure they meet the required criteria and recommends each shortage designation for either recommended or recommended with resolution as a designated shortage situation. To address changing conditions, NIFA assesses the relative demand for reprioritization of shortage situation distribution within the States on an annual basis.

Prior to the opening of an application cycle, [a map](#) showing all designated veterinary shortage situations is shown on the VMLRP website. Potential applicants can view designated shortage situations for the current application year by filtering by Fiscal Year (FY). For shortages within a particular state click the state of interest on the U.S. map.

B. How many nominations did NIFA receive and how many received designation as a shortage situation?

Each year, NIFA receives approximately 200 nominations from across the country. NIFA provides an opportunity for recommendation with resolution, so that each nomination submitted will be designated. This offers an opportunity for the nominating official to address any areas of concern before being designated and published.

C. How many people can get awarded in a shortage situation area?

Each shortage situation area can only be awarded to one applicant. It is possible that applicants who are ranked higher than the funding cutoff are not awarded. If multiple applicants apply to the same shortage situation area, the highest ranked applicant will be offered an award for that specific shortage situation area. If for some reason they do not accept the award, the next highest applicant for that shortage situation area will be offered the award.

D. If you get awarded the VMLRP one year, how does it work getting it the following two years? What if your shortage area does not qualify as a shortage area the following year?

The award for new applicants lasts for three years to provide services in the shortage area to which you applied. Every SAHO handle awarded shortage areas differently depending on each individual situation. Some will consider the VMLRP awardee as filling the shortage and will

nominate a new shortage area the next year. If a SAHO feels there is still a need for additional food animal practitioners in that area, they may renominate the same area the following year, or a new area with some overlapping territory. Regardless of how the SAHO's nomination decision, if you accept an award with the VMLRP as a new applicant, your obligation is to provide services in the shortage situation area in which you were awarded for three years.

E. Will the VMLRP shortage situation areas for this year be available next year?

Shortage situation areas are nominated by the SAHO each year. SAHO's are allocated a specific number of shortage nominations they can submit for their respective states each year. Each year, the SAHO can choose to carry over the previous years' nominations or designate new shortage areas. This decision is handled differently by each SAHO and is based on a multitude of factors individual to each state.

F. How often will NIFA solicit nominations from SAHOs?

We presume that, over time, the shortage situation priorities of a state will change due to veterinarians relocating to fill critical areas designated by the VMLRP. We will also be mindful of spontaneous shifts in perceived threats to animal health in time and space. To address changing conditions, we will assess the relative demand for reprioritization of shortage situation distribution within the States on an annual basis. However, we reserve the right to solicit nominations from SAHOs on a biennial basis to save administrative costs and to adhere to the aggressive annual program schedule and/or to respond to funding fluctuations.

G. How do I know if a certain area qualifies as a shortage situation for the VMLRP?

Prior to the opening of an application cycle, a [map](#) showing all designated veterinary shortage situations is shown on the VMLRP website. You will be able to view designated shortage situations for an application year by filtering by Fiscal Year (FY). For shortages within a particular state click the state of interest on the U.S. map.

H. Why does my state or area not have a designated shortage situation area?

The SAHO of each state is the authorized nominator of shortage situations for the respective state. Stakeholders with interest in providing data in support of a case for a shortage situation in a particular area may contact their SAHO. It is important to keep in mind that the number of shortage situations is capped for each state, based on state land area and total farm-gate value of animals and animal products, as reported by the National Agriculture Statistics Service (NASS). Therefore, the nominating official, or their designee, is responsible for prioritizing the severity of shortage situations and submitting nominations based on that prioritization. There is no guarantee that a SAHO will prioritize any given position high enough to make the final list. Nevertheless, it is also anticipated that SAHOs would find input from stakeholders very helpful as they undertake this prioritization process in response to periodic solicitations by NIFA for new nominations. If there are no designated shortage situations in your state or area, it may be that no shortage situation nominations were submitted by the state, or shortage situation

nominations were submitted by the state, but the external review panel did not recommend them for official designation.

I. Can I apply for multiple locations that may be of interest to me?

No. Each applicant may choose only one shortage situation. Select your best match, make your best case, and be strategic.

J. On the Shortage nomination form, there is a 'must cover' and 'may cover' species list. For type I/II shortages, does this mean that the FTE service requirement can include any of those species versus only the 'must cover' category?

Must serve species or species type are those animals a veterinarian MUST be prepared, willing, and committed to provide services for to mitigate the shortage situation. May serve species or species type are those animals a veterinarian MAY provide services for to meet the required percent full time equivalent (FTE). This recognizes that not all food animal species require the same level of services year-round, and a veterinarian may need the flexibility to provide services to other species during the "off season" to meet their percent FTE.

IV. Service Obligation

A. How does NIFA know whether an award recipient is fulfilling his or her agreement in accordance with the terms and conditions of the agreement?

NIFA requires you or your employer complete and submit a quarterly verification of service format testing to the statements that you are meeting the terms and conditions of your agreement NIFA is authorized to perform audits and site visits of participants should the need arise. Your quarterly loan repayment disbursements will not be released until this verification is provided to NIFA.

B. Do I have to stay and serve the same area for the entire three years of the VMLRP agreement?

Yes. A transfer from one VMLRP designated shortage situation to another will not be authorized.

C. Will NIFA help me find employment in a shortage area?

No. This program is only a loan repayment program. It is up to the applicant to find or create a veterinary position in the designated area, and thereby mitigate the shortage.

D. Under what circumstances will NIFA allow an award recipient to be released from the service obligation before the end of the agreement?

Early termination of an agreement will not be considered a breach in cases where such necessary release is beyond the control of the award recipient. For example, a state may determine funding for a Type-III position (Public Practice shortage) is no longer available or a veterinary practice might unexpectedly close in a shortage area leaving the award recipient without employment or the ability to open their own practice.

V. Applications

A. Who can be a recommender for a VMLRP application?

There are no specific requirements on who a recommender may be, it is up to the applicant to choose who they think will be the best recommenders for their application. We do encourage applicants to choose their recommenders based on the case they made in their personal statement and represent their ability to serve the specific requirements that are listed in the shortage nomination form. The recommenders should be able to speak to your ability to serve that shortage area. These recommendation letters will be used by the panel to assess your application and your ability to fulfill the shortage situation area to which you applied. We encourage applicants to reach out as early as possible to their recommenders, to ensure that recommendation letters get submitted by the deadline.

B. Is it best to have recommenders send their forms directly to you or for us to include it into our entire application?

You can include your recommendation letters in your application, or you can have your recommenders send their recommendation letters directly to us; whichever is more convenient to you. You must have 3 recommendation letters by the deadline to be considered for the program. It is always the applicant's responsibility to contact and follow up with recommenders to ensure all required recommendations are completed and submitted in accordance with the applicable instructions. Recommenders will be receiving an email verification of receipt of the recommendation from NIFA.

C. Is an electronic signature on the application form acceptable or does it need to be printed and signed?

Both electronic signatures and ink signatures are acceptable on the forms.

D. When can I submit a renewal application?

If you have at least \$15,000 of qualified DVM education debt and continue to meet the eligibility criteria at the end of your current VMLRP award, you may apply for a renewal award during the application cycle that immediately precedes the last day of your current service agreement or the following year. For example, if your service agreement is scheduled to end on December 31, 2020, then you should submit a renewal application during the Fiscal Year (FY) 2020 or 2021 application cycle. Please visit the [VMLRP News & Timeline](#) for updates on timelines and news. The [VMLRP Request for Applications \(RFA\)](#) will describe which years are eligible for a renewal award.

E. What shortage situation do I use for a renewal award?

Renewal awards are based on your current (original) shortage situation. Therefore, the shortage situation does not need to be on the designated shortage situation map for the current application year. If the area you are serving is designated for the current application year, be sure to use the five-character shortage identification code for your original award.

You can find your shortage identification code on any of your service verification forms or, if you received your award in 2016 or later, on your VMLRP agreement. Additionally, shortage situations can be found at the [VMLRP Shortage Situation map](#); filter for the state and fiscal year (FY) applied.

F. How will my renewal application be evaluated?

Renewal applications will be evaluated with the same criteria as new applications. In addition, reviewers will examine the progress you made during your original VMLRP service agreement and plans for continued progress in relieving the shortage situation. Please review the Evaluation Criteria of the RFA.

G. How is the length of the award determined for a renewal?

If you have \$15,000 to \$25,000 remaining eligible debt, then you are eligible to receive a one-year renewal award. If you have \$25,001 to \$50,000 remaining eligible debt, then you are eligible to receive a two-year renewal award. If you have more than \$50,001 remaining eligible debt, then you are eligible for a three-year renewal award. NIFA reserves the right to determine the length of renewal awards based on its budget and funding priorities.

H. How is the award amount determined for a renewal award?

For a renewal award, VMRLP requires a new loan statement from your servicer be submitted for updating of original application information submitted to determine the renewal eligible amount. VMLRP will review the loan statement submitted to ensure the currently eligible amount is at least \$15,000 of DVM education debt. Please visit the [VMLRP Renewals](#) webpage for additional information.

I. Will you be available by email for questions if things come up as we continue the application process?

Yes, we encourage applicants to reach out to us if you have any questions about the application process or the program in general. For Program and application questions please email: VMLRP.Applications@usda.gov. For Loan, Financial, and Award Administration questions please email: VMLRP@usda.gov.