



**Veterinary Medicine
Loan Repayment Program
(VMLRP)
FY 2020 Annual Report**



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NIFA invests in and advances agricultural research, education, and extension and seeks to make transformative discoveries that solve societal challenges.



Executive Summary

The United States Department of Agriculture's (USDA) National Institute of Food and Agriculture (NIFA) Veterinary Medicine Loan Repayment Program (VMLRP) provided \$7.2 million in funding for fiscal year (FY) 2020 to help eligible veterinarians offset a significant portion of the debt incurred in pursuit of their veterinary medicine degrees in return for their service in certain high-priority veterinary shortage situations. The VMLRP is administered by NIFA and is authorized by the National Veterinary Medical Services Act (NVMSA).

The VMLRP supports NIFA's Animal Systems portfolio by facilitating professional workforce development in critical agricultural sectors related to animal health and well-being. The program contains two general categories of participation:

- Mitigation of private practice shortage situations
- Mitigation of public veterinary practice and specialty veterinary discipline shortage situations

VMLRP awardees commit to providing at least three years of veterinary services in a designated veterinary shortage area in return for payments of up to \$25,000 of student loan debt per year with a maximum of \$75,000 for a three-year contract. VMLRP awardees are eligible to reapply to serve their originally awarded shortage situation area in the last year of their contract or one year after. A renewal contract varies based on the applicants eligible DVM debt.

Loan repayment benefits are limited to payments of the principal and interest on government and commercial loans received for attendance at an accredited college of veterinary medicine resulting in a degree of Doctor of Veterinary Medicine or the equivalent. Since the inception of the VMLRP in FY 2010, NIFA has received over 1,700 applications and awarded support to over 600 veterinarians across the country.

COVID-19 Impact

During FY2020 COVID-19 had a variable impact on VMLRP awardees. Examples provided below are directly from stakeholders including VMLRP awardees, the American Veterinary Medicine Association (AVMA), and American Association of Bovine Practitioners (AABP).

- **Loss of producer clientele** who were forced to reduce animal numbers as a result of processing restrictions and loss of marketability of livestock.
- **Loss of opportunities** to work with communities as a result of cancellation of events including services provided to County and State Fairs, training for producers, and education and outreach to 4-H groups.
- **Loss of Child Care services** and thus reduced ability of ambulatory practitioners to provide services. Providing home schooling to their children also competed with their time to provide services either ambulatory or within their clinics or place of employment.

- **Loss of essential veterinary supplies**, such as PPE, medical supplies, and disinfectants as a result of sudden competition with local and state human hospitals and treatment facilities.
- **Loss of ability to provide services** due to infection with the virus or being forced to quarantine for an extended period after close contact with someone who tested positive for COVID-19. This resulted in an inability to meet the required hours of service.

Shortage Area Nominations

VMLRP begins each fiscal year with the nominations of veterinary shortage situation areas by State Animal Health Officials (SAHO). Each State, the Federal Government, the District of Columbia, and U.S. Insular Areas are allocated a maximum number of shortage nominations for submission to NIFA. Veterinary shortage situation area nominations are reviewed by a panel of food animal professionals to either approve or disapprove the designation of each submitted nomination.

The deadline for nominations for FY 2020 was January 17, 2020. NIFA received 217 veterinary shortage situation area nominations. The panel of food animal professionals recommended all 217 nominations for designation. There were 144 new nominations and 73 renewal nominations carried over from FY 2019.

Applications and Awards

NIFA opened the FY 2020 application cycle with the release of the VMLRP Request for Applications (RFA) on February 21, 2020. The application cycle closed on April 2, 2020. VMLRP received 150 applications of which 136 passed the administrative review and were forwarded to an external, peer-review panel. Renewal applications are evaluated competitively, among all applications, using the same selection process and criteria. Fourteen applications that did not pass the administrative review were due to late or incomplete submission or submitting a handwritten application. The 14 applications that did not proceed to the external peer-review panel are not included in the data for applications and awards beyond this section of the report.

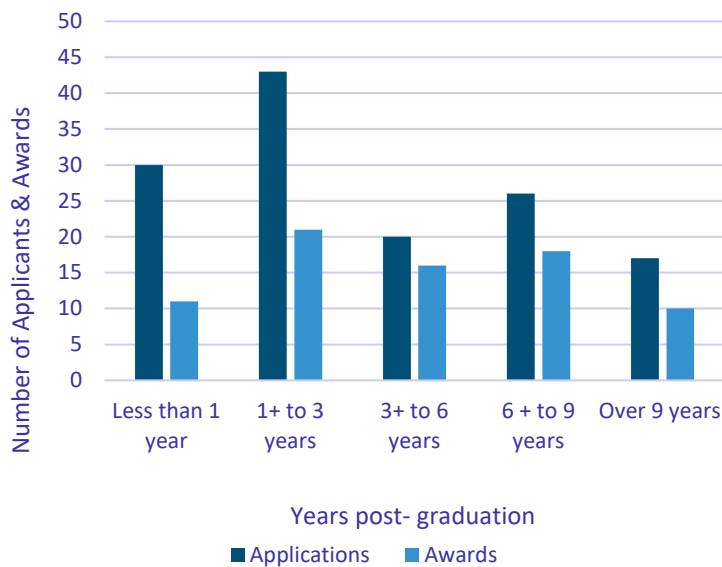
Table 1. Applications and awards summary

Applications received	150
• Ineligible	14
Eligible applications	136
• New	118
• Renewal	18
Total awards	76
• New	59
• Renewal	17
Total funding awarded	\$7,152,453

Years Post-graduation of Applicants and Awardees

The average number of years post-graduation for FY 2020 applicants was 4.5 with a graduation year ranging from 1999 to 2020. The average number of years post-graduation for those receiving an award for FY 2020 was 5.2 years with the same range of graduation dates. The average number of years post-graduation for new awardees was 4.5 years and for renewals, 7.4 years. The range of graduation dates for new awardees was 1999-2020 and for renewal awardees, 2007-2017.

Figure 1. Number of eligible VMLRP applications and awards by years post-graduation.



Success Rates of Applications

The overall success rate of applications in FY 2020 was 56%; for new awards, 50%, and for renewals, 94%. The success rates for new and renewal applicants ranged from 37% at 1-year post-graduation to 80% at 3–6 years post-graduation.

DVM Programs Represented

One VMLRP eligibility requirement is a conferred DVM degree from a college of veterinary medicine accredited by the AVMA Council on Education. For FY 2020, VMLRP applicants represented 31 AVMA- accredited colleges of veterinary medicine. A list of all AVMA accredited colleges of veterinary medicine is available at [AVMA Center for Veterinary Education Accreditation](#).

Table 2. Number of applications and awards by veterinary medical school attended. Schools not listed did not have any graduates apply.

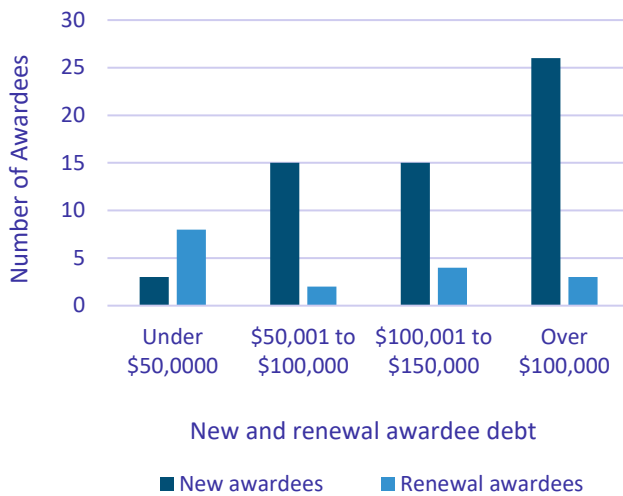
School	Applications	Awards
Auburn University	6	3
Colorado State University	5	3
Cornell University	2	2
Iowa State University	25	15
Kansas State University	9	6
Lincoln Memorial University	4	1
Louisiana State University	1	1
Midwestern University	3	0
Mississippi State University	5	3
North Carolina State University	4	3
Ohio State University	5	2
Oklahoma State University	10	5
Oregon State University	3	2
Purdue University	2	1
Ross University	2	1
St. George's University	1	0
Texas A&M University	4	3
Tuskegee University	3	0
University of Florida	5	2
University of Georgia	2	1
University of Glasgow	1	0
University of Illinois	2	1
University of Minnesota	4	3
University of Missouri	4	2
University of Pennsylvania	2	1
University of Prince Edward Island	1	1
University of Tennessee	1	1
University of Wisconsin	3	2
Virginia Polytechnic Institute and State University	5	2
Washington State University	11	8
Western University of Health and Sciences	1	1

Awardee Debt

All VMLRP applicants are required to submit veterinary school loan information with their application package. The following information represents the average student debt for the 76 awardees in FY 2020. The AVMA provides a comprehensive review of average veterinary student debt in the United States and is available at the [mixed news on student debt](#).

- Average student debt for new awardees was **\$144,744**.
- Average student debt for renewal awardees was **\$96,026**.

Figure 2. New and renewal awardee debt



- **5%** of new awardees and **47%** of renewal awardees had debt less than \$50,000
- **25%** of new awardees and **12%** of renewal awardees had debt from \$50,001 to \$100,000
- **25%** of new awardees and **23%** of renewal awardees had debt from \$100,001 to \$150,000
- **44%** of new awardees and **18%** of renewal awardees had debt greater than \$150,000

Veterinary Shortage Situation Types

There are three VMLRP shortage types, classified by type of practice and percent of full-time equivalent (FTE) employment dedicated to serving the specific needs of each shortage situation area. Percent FTE is based on a 40-hour work week.

Type I shortage situation areas require a commitment of at least 80% FTE (minimum of 32 hours a week) to private practice food supply veterinary medicine. Among Type I shortage situations awarded,

- **38%** were filled by new awardees
- **5%** were filled by renewal awardees

Type II shortage situation areas are considered rural areas and require a commitment of at least 30% FTE (minimum of 12 hours a week) dedicated to private practice food supply veterinary medicine in rural areas. Among Type II shortage situations awarded,

- **29%** were filled by new awardees
- **22%** were filled by renewal awardees

Type III shortage situation areas require a commitment of at least 49% FTE (minimum of 19.6 hours a week) to veterinary medicine public practice. NIFA reserves 10% of VMLRP awards for type III shortage situation areas. Among Type III shortage situations awarded,

- **16 %** were filled by new awardees
- **2%** were filled by renewal awardees

Table 3. Distribution of each shortage nomination type filled with new and renewal awardees.

Shortage type	Designations	Filled by new awardee	Filled by renewal awardee
Type I	26	10	3
Type II	146	42	13
Type III	45	7	1

Veterinary Shortage Situations by State

Each state is allocated by the Program a maximum number of shortage situation areas that may be designated. A designation is a shortage situation area nomination submitted by a SAHO that is made available for VMLRP applications. VMLRP defines a state as any one of the fifty States, the District of Columbia, and the Insular Areas of the United States. Also included are total “Federal Lands”, defined for convenience as a single entity. See table 4 on page 8 for state specific data.

Table 4. Number of shortage allocations, shortage designations, applications (new & renewal), new awards contracted, and renewal awards contracted, by state. States that had zero designations are not shown.

State	Allocations	Designations	Applications	New Awards	Renewal Awards
Alabama	5	5	2	1	0
Alaska	5	4	2	2	0
Arizona	6	4	1	0	1
Arkansas	6	6	3	0	1
California	8	6	0	0	0
Colorado	8	8	8	3	1
Connecticut	2	1	0	0	0
Delaware	3	2	1	0	1
Florida	4	4	4	2	0
Georgia	7	7	2	0	0
Hawaii	2	2	0	0	0
Idaho	7	4	6	4	0
Illinois	6	5	1	0	0
Indiana	5	5	3	1	0
Iowa	7	7	12	5	3
Kansas	7	7	5	4	1
Kentucky	5	5	5	2	0
Louisiana	4	4	0	0	0
Maine	2	2	1	0	1
Maryland	3	3	2	0	0
Michigan	6	5	1	0	0
Minnesota	7	7	6	2	0
Missouri	6	6	3	0	0
Mississippi	5	5	2	1	0
Montana	6	6	4	2	1
Nebraska	7	7	9	5	2
Nevada	5	3	0	0	0
New Hampshire	2	2	0	0	0
New Jersey	2	2	1	1	0
New Mexico	6	5	3	0	1
New York	5	2	1	1	0
North Carolina	6	5	3	3	0
North Dakota	5	3	1	0	0
Ohio	5	5	5	2	0
Oklahoma	7	7	9	3	1
Oregon	6	3	0	0	0
Pennsylvania	6	5	5	3	0
South Carolina	3	3	0	0	0
South Dakota	6	6	4	3	0
Tennessee	4	3	2	2	0
Texas	8	8	8	2	1
Utah	6	6	2	1	0
Vermont	2	1	2	1	1
Virginia	5	5	3	1	0
West Virginia	2	2	0	0	0
Wisconsin	7	6	3	1	1
Wyoming	6	4	1	1	0
Federal Land	4	4	0	0	0



VMLRP Directory

Website: www.nifa.usda.gov/vmlrp

Email: vmlrp@usda.gov

Fax: (844) 332-8008

FY 2020 VMLRP Staff

National Program Leader

[Robert M. Smith, DVM, PhD, DACVM](#)

Program Coordinator

[Marline Azevedo](#)

Lead Policy Analyst

[Joseph Perez](#)

Program Analyst

[Richard Bamberger](#)

Supervisory Program Assistant

[David Sosa](#)

Program Assistant

[Joan LeCouteur](#)

Appendix A: VMLRP Definitions

AVMA COE: American Veterinary Medical Association Council on Education, a specialized accrediting agency recognized and authorized by the U.S. Department of Education.

DVM: Doctor of Veterinary Medicine degree, or equivalent

Food animal: Bovine, porcine, ovine/camelid, cervid, poultry, caprine, and any other species as determined by the Secretary of Agriculture.

Food supply veterinary medicine: All aspects of veterinary medicine's involvement in food supply systems, from traditional agricultural production to consumption.

Full-Time Equivalent (FTE): The number of working hours that represents one full-time employee during a fixed time period. For VMLRP this equates to a 40-hour work week.

Insular Area: The Commonwealth of Puerto Rico, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands, the Federated States of Micronesia, the Republic of the Marshall Islands, the Republic of Palau, and the Virgin Islands of the United States.

NVMSA: National Veterinary Medicine Service Act

Practice of food supply veterinary medicine: Includes corporate/private practices devoted to food animal medicine, mixed animal medicine located in a rural area, food safety, epidemiology, public health, animal health, and other public and private practices that contribute to the production of a safe and wholesome food supply.

State: means any one of the fifty states, the District of Columbia, and the Insular Areas of the United States. Also included are total "Federal Lands", defined for convenience as a single entity.

State Animal Health Official (SAHO): The state veterinarian, or equivalent, who will be responsible for nominating and certifying veterinarian shortage situations within the state.

Veterinary Medicine Loan Repayment Program (VMLRP): Veterinary Medicine Loan Repayment Program authorized by the NVMSA.

Veterinary Shortage Situation: any of the following situations in which the Secretary, in accordance with the process in Subpart A of the Interim Final Rule, determines has a shortage of veterinarians:

- Geographical areas and areas of veterinary practice that the Secretary determines have a shortage of food supply veterinarians.