



## North Dakota Veterinary Medical Association

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### In Support of HB 1012 (Veterinary Medicine Loan Repayment Program)

February 4, 2025

Chair Nelson and Members of the House Appropriations Human Resources Division,

My name is Dr. Erika Schumacher, and I serve as a director 3 of the North Dakota Veterinary Medical Association (NDVMA). Our organization proudly represents over 300 veterinarians across diverse disciplines, including companion animal, exotic, livestock, food and fiber animal, and equine medicine, as well as veterinarians in research, academia, and government. For more than a century, the NDVMA has been a steadfast advocate for the veterinary profession. We are committed to ensuring that statutory changes not only protect the interests of the public, our clients, and patients, but also recognize the practical realities of veterinary practice and support the ability of veterinarians to provide safe and effective veterinary services.

I am an owner and mixed animal veterinarian practicing at West Dakota Veterinary Clinic in Dickinson, North Dakota. I am here today to voice support on behalf of the North Dakota Veterinary Medical Association (NDVMA) HB 1012, specifically as it relates to the Veterinary Medicine Loan Repayment Program (VMLRP).

My professional career has been shaped by two incredible programs: the Professional Student Exchange Program (PSEP) and the Veterinary Medicine Loan Repayment Program (VMLRP). These programs helped me overcome significant obstacles in my journey, and I am here today to share my story with you—one that is proof of the far-reaching impact these programs can have, not just on individual careers, but on rural communities like mine.

I am a GED graduate who never attended traditional K-12 schooling. My journey into veterinary medicine was far from conventional. When I was accepted into veterinary school, I was also a mother to a 2-year-old child. Balancing the demands of motherhood with the rigorous coursework of veterinary school was no small feat. Yet, thanks to the PSEP program, attending veterinary school became a reasonable career option while raising my family. The PSEP financial support that covered the out-of-state portion of the tuition costs made it possible for me to attend veterinary school and begin building the career that would eventually allow me to give back to the community I serve.

Upon completing my education, I returned to a rural North Dakota community, where I was able to begin practicing immediately. It was VMLRP's loan repayment assistance that made it financially feasible for me to commit to working in a rural area, where access to veterinary care for food animals is often limited. Veterinarians that are considering working in these areas are having to balance the financial impacts of an average debt of \$ 179,505 at time of graduation and are earning an average starting salary of \$90,000.

I am proud to say that I'm still in the same practice I started in right out of veterinary school, and in less than 10 years, I have become an owner in an all-women-owned veterinary practice. In fact, I'm evidence of

the VMLRP success in recruiting large animal veterinarians and retaining them; this program has an overall retention rate of 79% after fulfilling the contract. In addition, this program has facilitated the buy-in to a practice or starting of a practice with nearly 43% of those completing their contract becoming practice owners in North Dakota. Through this ownership, I can support my family, provide for my community and contribute to the region's agricultural economy.

None of this would have been possible without the opportunities provided by PSEP and VMLRP. These programs didn't just help me pay down student loans—they helped me build a life, a career, and a business that benefits the entire community. They gave me the chance to return to a rural area that desperately needed veterinary care and to stay here, raise my family, and serve the people and animals who rely on us.

But the need for these programs is not just personal—it's also about the future of rural America. Our rural communities depend on dedicated professionals who are willing to serve in areas that often struggle to attract qualified individuals. The VMLRP is not just life-changing for individuals like me; they are essential to ensuring that rural communities continue to have access to the services they need to thrive.

As you consider policies and programs that affect rural North Dakota, I urge you to continue supporting the VMLRP. This program is vital in addressing the shortage of veterinarians and other essential professionals in rural and underserved areas. It helps promote economic growth through attracting and retaining veterinarians, allowing them to build careers and practices, provide for their families, and contribute to the wellbeing of rural communities that are the backbone of our state's economy.

Thank you for your time, and for your continued support of programs that make a meaningful difference in the lives of individuals and communities across our state.

I'm grateful for the opportunity to share my story with you today, and I am confident that with continued support, many more like me will be able to make a lasting impact in rural communities.

Sincerely,

A handwritten signature in black ink that reads "Erika Schumacher". The signature is written in a cursive, flowing style.

Dr. Erika Schumacher  
NDVMA  
Director 3