Testimony of Brooke St. Germain Support of SB 2140 January 20, 2021

Chairman Schaible and members of the Senate Education Committee,

My name is Brooke St. Germain, and I am a first-year student at Iowa State College of Veterinary Medicine focusing on mixed animal medicine and currently plan on working in mixed animal and/or emergency and critical care practice in North Dakota. I am here today to indicate my support of SB 2140, which repeals the Professional Student Exchange Program (PSEP) service payback provision.

I applied for the PSEP in 2019 while applying for veterinary school so that I could have access to veterinary school that my peers who do not live in North Dakota may not have and to assist in reducing my veterinary school tuition costs, which is already overwhelmingly high. The "comeback or payback" provision was added after I had already submitted to apply for PSEP and veterinary schools, and I did not get an opportunity to speak against it at the time.

Although I am planning to come back to North Dakota, I have many concerns about the comeback or payback provision. First, after graduating from veterinary school, I may not be able to find a job immediately in North Dakota that will allow me the opportunities for growth, mentorship, or that will follow the level of medicine I would be familiar with. If I am unable to find a job in North Dakota that suits my needs as a new practitioner, I am concerned I would be starting off my career with a path that would set me up for failure.

In addition, as someone interested in mixed animal medicine, statistically I will not be earning as high of a salary than my counterparts who are interested in other realms of veterinary medicine, such as small animal or specialty medicine, for example. Therefore, I may have to forfeit my large animal interests in order to earn a salary that will allow me to pay back my loans and provide a living wage.

Finally, I am concerned that North Dakota risks job oversaturation with the comeback or payback provision which will make it even more difficult for PSEP graduates to find jobs in the future. Jobs that do have what new veterinarians are looking for (such as mentorship, decent starting salary and benefits, work-life balance, etc.) will become fewer and far between each year, and the vast majority of new veterinarians don't have the funds to start their own practice immediately nor the experience needed. I fear this could lead to students like myself being unable to come back to North Dakota and would lead to having students needing to pay back their PSEP funding regardless of wanting to come back or not.

Thank you for the opportunity to indicate my support for SB 2140. I'd be happy to answer any questions.