

**Wow! That's a lot of money. Veterinarians must have very high salaries to pay back those loans.**

Most new graduate veterinarians in full-time positions earn between \$84,000 and \$110,000. Over the last decade, increases in the cost of education have far outpaced starting salaries for veterinarians.

Veterinary graduates should expect to be repaying their student loans over a 10 to 25 year period depending on their repayment plan, income, and family situation. Borrowing from private lenders is not advised for those needing to finance the majority of their cost of attendance.

Although the options and rules can seem complex, federal student loans offer income-driven repayment (IDR) options enabling veterinary graduates to live a reasonable lifestyle while meeting their repayment obligations.

These programs are evolving and do not apply to private loans. Information about IDR options (IBR, PAYE, REPAYE), Public Student Loan Forgiveness (PSLF) options can be found at [studentaid.gov](http://studentaid.gov) and the VIN Foundation Student Debt Center at [vinfoundation.org/studentdebtcenter](http://vinfoundation.org/studentdebtcenter).

**Is becoming a veterinarian worth it?**

For many generations of veterinarians, the positives of the profession far outweighed the negatives. The past two decades have seen significant increases in educational costs without a comparable increase in salaries. The hours can be long, the physical effort grueling, and the emotional impact of treating ill and injured animals daily can be difficult. While salaries vary widely, veterinarians rarely become wealthy.

As long as there are animals, there will be a need for veterinarians to care for them. The emotional and intellectual rewards of veterinary medicine are rich and diverse. The career of a veterinarian offers interest, challenge, excitement, and unparalleled opportunities to celebrate the human-animal bond and to contribute to the welfare of humans and animals.

Reading through the Veterinary Life stories on the I Want to Be a Veterinarian website can provide additional insight into the life of a veterinarian.

For further information regarding the economics of attending veterinary school and tools to help you decide if veterinary medicine is right for you, visit [IWantToBeAVeterinarian.org](http://IWantToBeAVeterinarian.org)

**Because you need more  
than a love of animals.**

***IWantToBeAVeterinarian.org***



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**I want to be a  
VETERINARIAN**



*Frequently Asked Questions*  
**About Becoming  
a Veterinarian**



A love of animals is not enough to make veterinary medicine a good career choice.

### What do veterinarians do?

Most veterinarians in the U.S. work in private practice. While veterinarians are licensed to care for a wide variety of animals (dogs, cats, horses, farm animals, exotics, etc.), most limit their practice to certain types of animals or medical specialties. Currently, 70% of veterinarians in the U.S. provide medical care for pets such as dogs and cats.

Veterinarians also work in teaching, research, private industry, and government, expanding scientific knowledge and finding solutions to human and animal health problems. Most organizations studying, housing or using animals have veterinary services, including: zoos, aquatic animal parks, meat production and inspection, the space program, wildlife management, racetracks, circuses, animal shelters, the military, and more.

### Is veterinary medicine the right choice for me?

Working and talking with veterinarians, veterinary students, and veterinary technicians and staff is the best way to get a realistic picture of the profession.

Veterinary medicine is a big commitment, academically, personally, and financially. A prospective veterinarian should be a good student with strong science, math, and communication skills. A veterinarian must have compassion for both animals and people and possess strong communication skills because every animal comes with a human. Veterinarians must be willing to advise clients on decisions that will have significant financial and emotional impact.

### Since I love animals, isn't veterinary medicine a perfect career for me?

While veterinary medicine can be richly rewarding, a veterinarian's day is not filled solely with adorable animals. It is important to develop a realistic picture of the profession before choosing this career. Failure to understand the demands and challenges of the profession can lead to dissatisfaction. Veterinarians must handle failure, loss, grieving and angry clients, and sometimes animals that have been neglected.

Veterinary education is equivalent to that of a physician in time, cost, and intensity. However, veterinary salaries are typically much lower than those seen in other medical and advanced professions.

### How long do I have to go to veterinary school?

In the United States, veterinary school is a four-year degree program following certain prerequisite undergraduate level education. They can commonly range from 7 to 9 years: 3 to 5 years undergraduate plus 4 years of veterinary school.

After graduating from veterinary school, about 30% of new graduates choose an additional year of general or specialty clinical training as interns. Some go on to pursue 2 to 5 years of additional residency training leading to board certification and practice within a wide variety of medical or surgical specialties, such as neurology, cardiology, dermatology, orthopedic surgery, equine medicine, zoo medicine, etc.

### How do I prepare for veterinary school? What experience do I need?

Each veterinary school's website lists the school's application process and prerequisites. In general, to meet the minimum application requirements you will need to take a number of classes including: biology, math, English, chemistry, and physics. You can apply to nearly all veterinary schools through the Veterinary Medical College Application Service (VMCAS) run by the American Association of Veterinary Medical Colleges (AAVMC).

Veterinary schools will consider any applicant who has completed the courses required by that school. Some schools require the GRE, letters of recommendation, and a personal statement. Although there are generally not specific experience requirements, prospective veterinary students should acquire animal experience by working for or shadowing a veterinarian in clinical practice, research, at a zoo, on a farm, or in an animal shelter.

The AAVMC has a good list of admission requirements in their veterinary school directory. The veterinary school application cycle opens in January and closes in September for entrance starting the following year. The AAVMC website may be found at [aavmc.org](http://aavmc.org).

### How much does it cost to attend veterinary school?

First, consider the cost of your undergraduate education. Veterinary school costs vary depending upon whether you attend a private or a public school and whether you meet residency requirements in that state. Like all higher education costs, the cost of veterinary school has risen many times above the increases in the costs of living over the past three decades.

For recent pre-veterinary students entering veterinary school in the US, the estimated total cost of attendance (tuition+fees+average living expenses) for four years ranges from \$150,000 to more than \$400,000. Your cost will depend on your state residency status and/or choice to pursue a public vs. private veterinary school education. While scholarships can help, more than 80% of veterinary students finance their education through student loans.

Federal student loans are available to nearly all veterinary students to cover their cost of attendance. However, student loan interest can add tens of thousands of dollars to your total price tag. Nearly all student loans available for graduate school, like veterinary school, accrue interest while you are in school. You can compare costs, including interest on student loans, at schools you're considering by visiting the VIN Foundation Cost of Education Map on the Vet School Bound website at [vetschoolbound.org](http://vetschoolbound.org).