

APPLY SMARTER CHECKLIST FEB 2026

Recent borrowing changes will make paying for veterinary education riskier. Target schools that will give you the best odds of getting in and will cost you the least. Set yourself up for success with these seven steps:

- STEP 1: Get familiar with [recent student loan borrowing changes](#)**
 - ✓ Federal student loan borrowing limits for students starting new programs after July 1, 2026
 - ✓ Professional school (i.e. veterinary school) limits:
 - \$50,000 annual limit; \$200,000 program limit
 - \$257,500 lifetime limit
 - ✓ Annual and total program costs above the new borrowing limits will require additional funding:
 - Scholarships/Grants
 - Family support/personal funding
 - Other Loans ([Health Professional Student Loans](#), Loans for Disadvantaged Students)
 - Private student loans
 - [VIN Foundation Private Student Loan Cheat Sheet](#)
 - [Veterinary School: Private Student Loans vs. Federal Student Loans](#)

- STEP 2: Determine your annual and total projected veterinary school costs**
 - ✓ Total projected program costs: Go to the [Cost of Education Toolkit](#)
 - ✓ View the school rankings on the map from the lowest to highest cost of attendance (COA)
 - ✓ Toggle among resident and non-resident cost profiles and estimated annual increases
 - ✓ Focus your search to schools with a total COA less than \$200,000.
 - ✓ Annual costs and projected private student loan need: **“40 in 60 Project”**
 - *Toggle among resident and non-resident cost profiles for your state of residency*
 - *Set your maximum private student loan target at \$50,000 total*
 - *Investigate additional funding options provided by your target school(s) to help keep your total private student loan need under \$50,000*

- STEP 3: Focus on discounted veterinary school seats to save hundreds of thousands of dollars**
 - ✓ Use the [Apply Smarter Tool](#) to identify discounted seats based on your state of residency
 - ✓ [Western Interstate Commission for Higher Education \(WICHE\)](#) options
 - ✓ [Southern Regional Educational Board](#) options
 - ✓ Multi-location programs (AK+CSU, NE+ISU, MT State+WSU)
 - ✓ Schools that allow you to change residency status after the first year
 - ✓ Veterinary programs in Texas
 - ✓ Reduce or eliminate your need for private student loans (*max target: \$50,000*)

- STEP 4: Increase your odds of acceptance**
 - ✓ Generally, in-state applicants have a better chance of acceptance at their state school
 - ✓ If not published, request the most recent admitted class statistics for your target schools
 - ✓ Visit with your top-choice admissions offices to see how to improve your application

- STEP 5: Have Questions? Explore the VIN Foundation Apply Smarter [Message Boards](#)**
 - ✓ [FREE VIN Foundation access](#) to participate in the special Apply Smarter Message Boards
 - ✓ Browse previous posts from other pre-vet students to learn more
 - ✓ Start a post to ask your questions. The 117,000+ VIN member veterinarians and veterinary students are here to help you on your journey!

- STEP 6: [VMCAS portal](#) - your gateway to applying to most veterinary schools**
 - ✓ Application service opens in January
 - ✓ Begin selecting your programs in May
 - ✓ Deadline for submission is in September for admission the following fall

- STEP 7: Take advantage of helpful resources:**
 - ✓ Apply Smarter [webinar recording](#)
 - ✓ Apply Smarter [Q&A](#) from webinars
 - ✓ VIN Foundation [Vet School Bound website](#)
 - ✓ VIN Foundation [Student Debt Center](#)
 - ✓ AAVMC [Veterinary Medical College Application Service \(VMCAS\)](#)
 - ✓ [Federal Student Aid](#) website
 - ✓ APVMA [website](#) and [Facebook Group](#)
 - ✓ National Pre-Vet Club [website](#) and [Instagram](#)
 - ✓ Student Doctor Network [veterinary forums](#)

Visit VINFoundation.org/ApplySmarter for more details and join the VIN Foundation on [Instagram](#), [Facebook](#), and [LinkedIn](#).

Questions? Email ApplySmarter@VINFoundation.org.

