

The demand for qualified veterinarians increases every day, but skyrocketing costs and limited access to education is creating a shortage in the state of New Jersey.

What can you do?

Support the New Jersey Veterinary Foundation's **Forgivable Loan Program** and you can help to:

- Create a larger workforce pool;
- Increase the number of practicing veterinarians in New Jersey;
- Level the playing field for residents with veterinarian aspirations; and
- Ensure the well-being and humane treatment of New Jersey's animals for generations to come.

All with just one donation.... once a month



WHO ARE WE?

The New Jersey Veterinary Foundation (NJVF) is the charitable arm of the New Jersey Veterinary Medical Association, NJVMA. NJVF's mission is to promote, advance, and assist: public and professional veterinarian education; the well-being and humane treatment of animals; and the human-animal bond. Since its inception, the NJVF has provided over one million dollars in assistance to veterinary students.

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER

Do it
Once a
Month

Do it Once a Month



THE PROBLEM

1. Costs have become prohibitive

The cost of becoming a veterinarian is the highest of all health professions. In 2008, the average debt of a graduating veterinarian exceeded \$120,000 — a 70% increase since 2000. And in just a four year period, while the cost of education increased 31%, the national consumer price index rose only 16%. How can these students keep up?

2. Access is limited

In addition, there are no veterinarian schools in New Jersey. Residents with veterinary aspirations, must either incur the costs of a private education or pay out-of-state fees. In fact, not all veterinary schools are even open to NJ residents because of regional restrictions, and some schools only accept their own State's residents. The NJ contract schools program has been cut to the bone, further limiting options for residents.

THE SOLUTION

The New Jersey Veterinarian Foundation's (NJVF) Forgivable Loan Program can help ease the burden of debt and entice talented young graduates to establish their careers in New Jersey.

New Jersey graduates accepted into the program would receive 20 percent of their loan principle forgiven (or converted to a grant) for each year they practice in the state. After five years, their loan would be completely forgiven!

With your continued support, the program can then be expanded to the granting of five year annual stipends for out of state graduates who wish to practice in New Jersey.

It is our goal to raise \$100,000 through monthly donations to support this program and put an end to the shortage of qualified veterinarians in New Jersey.

SO WHAT CAN I DO?

You can **Do it Once a Month!** It's easy. Just make a pledge of \$100, \$200 or more and NJVF will charge your credit card accordingly.

CAN I AFFORD TO DO THIS?

The cost is less than one procedure a month — you probably already donate that to your local shelter, feral cat program or indigent client. *Aren't tomorrow's veterinarians worth at least that?* And don't forget — contributions are 100% tax deductible.

In addition, all veterinarians who **"Do It Once a Month"** will receive a handsome plaque for display in their practice to let your clients know you care!

So, go to www.njvma.org and click on the NJVF page and start doing it once a month today!



for the future of New Jersey's animals