

## **VETERINARY MEDICINE**

- (a) The practitioner may practice in any community where there is a shortage of veterinarians who specialize in food animal and equine medicine. The Laboratory Animal Resources Veterinarian may conduct research in private industry.
- (b) The veterinarian who practices food animal and equine medicine must submit an application and letters of support from a county health department official and an Agricultural Extension agent to the Student Loan Program Office for practice approval. With respect to food animal and equine practice, the following shall apply as to the time devoted: (1) solo practice: 15-25% the first year; 25-35% the second year; 35-40% the third year; and 40-50% the fourth year; and (3) for a group associateship (two or more, fifty (50%) is required for each year of the loan recipient's obligation.

[http://www.ncseaa.edu/pdf/Veterinary\\_Medicine\\_Prop.pdf](http://www.ncseaa.edu/pdf/Veterinary_Medicine_Prop.pdf)

- (c) The Laboratory Animal Resources Veterinarian must submit to the Student Loan Program Office a letter from an appropriate official stating the official beginning date of full-time employment.

## **PRACTICE OR EMPLOYMENT**

- (a) Full-time employment should begin within ninety (90) days after completion of training unless otherwise stated in the promissory note for which each loan was awarded.
- (b) Practice begins for physicians and veterinarian within three years after graduation from medical school and within ninety (90) days after completion of their postgraduate training unless otherwise stipulated in the promissory note.

- (c) Practice begins for dentists and optometrists within ninety (90) days after passing the North Carolina Licensure Examination unless other stipulations are made in the promissory notes.
- (d) Mathematics and science doctoral students must be employed within seven (7) years from the date of the initial loan.
- (e) Mathematics and science masters students must be in practice within three (3) years after the initial loan.

## **CANCELLATION**

- (a) Loans received for all programs, with the exception of nurse education, may be cancelled with interest on the basis of a calendar year of service for each academic year or fraction thereof for which the student received a loan.
- (b) Loans received for nurse education may be cancelled with interest on the basis of a consecutive period of time computed pro-rata based upon a 2,000 hour year required for cancellation of the maximum award. The service repayment period must be equal to or exceed six consecutive months with the same employer before service credit will be granted.

## **EXAMINATIONS**

- (a) Licensure examinations must be written the first time they are offered following the completion of required coursework.
- (b) If the recipient fails to pass the first two successive licensure examinations offered following the completion of required coursework, a recipient's note(s) becomes due and payable.

Should service repayment be your option, please be reminded that in the event that you change your practice site prior to the end of your obligation, please be aware that in order to be assured that your new site will allow continuous service credit that you should seek approval by the Program Office prior to such change.

If you wish to defer your loan for a one year postgraduate training program, please submit a Deferment Application and appropriate verification of the training to the Program Office within ninety (90) days of your coursework completion date.

<http://www.ncseaa.edu/pdf/HSMDefermentPaymentForm.pdf>

Hopefully, you will elect to repay your loan(s) through service. However, if you elect not to repay your loan through service or if you fail the licensure examinations after two attempts, cash repayment of the loan will be required, see Rules and Regulations .0702 Examinations. If you are required to repay the loan in cash, please contact the Program Office staff at 1-(800) 700-1775, Ext 312 prior to the due date to discuss either a lump sum payment or installment payments.