

**PROFESSIONAL STUDENT EXCHANGE
PROGRAM (PSEP) STUDY**

SB2160

PRESENTED TO:

INTERIM HEALTH SERVICES COMMITTEE

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PRESENTED BY:

NORTH DAKOTA UNIVERSITY SYSTEM

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PURPOSE OF STUDY

As directed by Senate Bill 2160, the purpose of this study is to report on “out-of-state programs in veterinary medicine, optometry, and dentistry, and in particular the accessibility of North Dakota students to the programs; the provision of state funding for students attending the programs; the amount of debt incurred by students attending the programs; and the state's short-term and long-term needs for dentists, optometrists, and veterinarians.”

PROGRAM OPERATION

The North Dakota legislature appropriates funds for the purpose of securing admission slots at out of state colleges for North Dakota residents pursuing professional degrees in veterinary medicine, dentistry and optometry. The current 2013-15 biennial appropriation, including funds for KSU slots, is \$4,275,015. Additionally, \$186,532 in carry-over funds is available. The appropriated funds are used to pay participating out-of-state institutions a predetermined support fee in exchange for admitting qualified ND residents into their programs of study. The support fee paid by the state of ND to secure these slots is approximately the difference between resident and non-resident tuition at the receiving institution. The support fee from ND is credited directly to the participating student's tuition at the enrolling institution.

Per NDCC 15-10-28, the state board of higher education is authorized to enter into agreements with institutions of higher learning in other states and regional education compacts. The board, subject to the limits of legislative appropriations, may make such expenditures as are necessary for the purpose of utilizing the educational facilities of such institutions for teaching North Dakota students. The SBHE currently supports students through participation in the Western Interstate Commission for Higher Education (WICHE), and through separate contracts with Iowa State University, University of Minnesota under the ND/MN reciprocity agreement, and Kansas State University.

PROGRAM PURPOSE

The primary reasons North Dakota began participating in PSEP were two-fold: 1.) To guarantee access into competitive programs of study that were not available in the state, as students were finding it difficult to gain entry into veterinary medicine, dentistry and optometry schools. The application process is highly competitive. The ability to gain access to programs can be challenging for North Dakota residents. According to the American Dental Education Association, in 2010 applicants for available dental education slots in the U.S. were at 2.4 applicants for every one slot. Likewise, according to the Association of Schools and Colleges of Optometry (ASCO), in 2012 the 21 optometry schools in the U.S. had 2,545 individuals apply for 1,797 first year spots. 2.) To meet ND's specific workforce needs in these professional areas.

ND PSEP REPAYMENT REQUIREMENT HISTORY

North Dakota statute included a payback requirement for students who received PSEP support up until 1983. At that time, the requirement that students sign a note was repealed. Prior to the repeal, students were given the option of either repaying the support upon completion of their studies, or returning to North Dakota to practice for at least three years, at which time the obligation was satisfied. One of the key discussions in whether or not to include a payback feature was that ND students pursuing a professional degree at a NDUS campus are not required to sign a note and repay the cost of their education if they do not stay in the state to practice after graduation.

A February 2006 NDUS PSEP study stated that at the time the note obligation was repealed, the total number of students who participated in the PSEP program since inception of the note requirement (1983) was 317:

50%	Returned to ND to practice for the agreed-upon time
38%	Did not return to practice and thus, repaid their obligation
12%	Notes deferred, dropped from the program or note cancelled

PSEP PROGRAM ACCESS OPTIONS

1. WICHE

The state of North Dakota became a member of WICHE in 1984. Under this contract, North Dakota students have access to educational opportunities at 24 institutions. Support to WICHE students is for a maximum of four years in dentistry, optometry and veterinary medicine. The support fee is credited to the student's account according to the number of terms in the student's academic year.

WICHE INSTITUTIONS	
DENTISTRY	
A.T. Still University AZ School of Dentistry & Oral Health	University of Southern California School of Dental Medicine
Loma Linda University School of Dentistry	University of the Pacific School of Dentistry
Midwestern University, Glendale Campus College of Dental Medicine <i>(1 currently funded)</i>	University of Washington School of Dentistry
Oregon Health and Science University School of Dentistry <i>(1 currently funded)</i>	Western University of Health Sciences College of Dental Medicine
University of California, Los Angeles School of Dentistry	Marquette University
University of California, San Francisco School of Dentistry	Creighton University <i>(5 currently funded)</i>
University of Colorado Health Sciences Center School of Dentistry <i>(2 currently funded)</i>	University of Nebraska
University of Nevada, Las Vegas School of Dentistry	

OPTOMETRY	
Midwestern University, Glendale Campus, Arizona College of Optometry (<i>1 currently funded</i>)	Western University of Health Sciences College of Optometry
Pacific University College of Optometry (<i>21 currently funded</i>)	Illinois College of Optometry (<i>2 currently funded</i>)
Southern California College of Optometry (<i>2 currently funded</i>)	
VETERINARY MEDICINE	
Colorado State University College of Veterinary Medicine & Biomedical Services (<i>5 currently funded</i>)	Washington State University College of Veterinary Medicine (<i>1 currently funded</i>)
Oregon State University College of Veterinary Medicine	University of California, Davis School of Veterinary Medicine*

*UC Davis does not rank WICHE applicants and WICHE students cannot take WICHE support to UC Davis. Rather UC Davis accepts up to two students from the WICHE states per year

2. University of Minnesota

At the University of MN, students may apply to veterinary medicine or dentistry programs of study. Veterinary Medicine students receive support for a maximum of four years and funding includes one summer term between the junior and senior year. Unlike the dentistry students, veterinary medicine students only attend one summer term. Dentistry students receive support for a maximum of four years. Funding for dentistry students is also provided in the summer term of the freshman, sophomore and junior years of study. In the 2013-14 academic year, support is being provided to 3 students in veterinary medicine and 19 dentistry students

3. Kansas State University (KSU)

The state of North Dakota has a contractual agreement with Kansas State for the veterinary medicine program only. The State of North Dakota has input on selected recipients through an interview process. Funding is provided for a maximum of 4 years for qualifying students in fall and spring semesters only. In the 2013-14 academic year, 17 students are receiving PSEP support for the veterinary medicine program at KSU. According to the KSU Coordinator, veterinary medicine students generally enroll in one summer term after the junior year (15 credits). According to the contract, however, the state is not billed for the additional term.

4. Iowa State University

Since the 1991-92 academic year, North Dakota students have had the opportunity to apply for PSEP slots at Iowa State in the veterinary medicine professional program. This program provides for four years of funding plus summer funding for the freshman, sophomore and junior years. The state is providing support to 14 students in the veterinary medicine program at Iowa State during the 2013-14 academic year.

PSEP APPLICATION PROCESS, PROGRAM PROCESS, RESIDENCY REQUIREMENTS

1. Application Process:

Applicants must complete and submit to the NDUS Office the Application for Certification for Professional Student by October 15 of the year prior to the year of admittance into professional school to receive consideration. First time professional program students who submit a PSEP application by the deadline will receive primary consideration for the limited PSEP slots. All other students seeking PSEP support will only be considered after all eligible, admitted first-time professional students have been funded, and if appropriate funding remains. Selected recipients may receive support payments for up to four years. Students are encouraged to apply to multiple schools.

2. Admittance Processes:

a. WICHE

To determine the most highly qualified applicants, the central WICHE office compiles rankings for all certified students who hold one or more offers at the time of ranking in the fields of veterinary medicine, optometry and dentistry. Applicants are ranked against others in the same field among their home state peers. The cooperating WICHE schools rank all applicants using the individual school's regular admissions criteria. The top-ranked students are the first to be offered funding.

In optometry and dentistry, WICHE certified applicants receive their school admissions offers before they know whether or not they will receive PSEP support. In the veterinary medicine selection process, however, a "cooperative admissions procedure" is used. North Dakota is able to review the ND applicant pool and give feedback to the admission committees at the cooperating WICHE schools. Currently, this process is in place at Colorado State, Oregon State and Washington State. However, the University of CA-Davis is not accepting state input. NDSU Professor Neil Dyer reviews ND WICHE applicants for Colorado State, Oregon State and Washington State. Professor Dyer has access to a website that allows him to review applicant dossiers, rank the applicants and provide input to the committees. The group then decides on the final ranking and then the respective schools decide to whom they will offer seats. This process is unique to the WICHE Veterinary Medicine programs and is only in place at the schools noted.

b. Kansas State University

The veterinary medicine program at Kansas State involves the State of North Dakota in the applicant interview process. Applicants are scored based on their academic record, an interview, experience, general knowledge and career awareness and goals. Students are encouraged to have veterinary work experience with a wide range of species prior to applying. While ND participates in the interview process and makes a recommendation regarding candidates, the ultimate selection is made by KSU.

Each spring, the KSU Admission's Committee convenes at NDSU for a day of interviews with top-selected candidates. The committee consists of a ND Legislative Member, a member of the KSU College of Veterinary Medicine, an NDSU faculty member from the Department of Veterinary and Microbiological Sciences, a practicing ND Veterinarian and an individual who is a livestock producer in the state. The 2014 North Dakota committee members are Senator Bill Bowman, Dr. Sheela Ramamoorthy of NDSU, Dr. Paul Motter of Cooperstown Veterinary Clinic, and Mr. Steve Koester, a livestock producer in ND. KSU accepts up to 5 students from ND per year.

c. University of Minnesota

North Dakota reserves the right under the current contract with Minnesota to submit recommendations regarding the selection of applicants for the slots in veterinary medicine and dentistry, although this is not currently exercised. The University of MN ranks candidates based on their admission's standards. The rank is provided to North Dakota and certified students are offered PSEP support.

d. Iowa State

Iowa State ranks qualified veterinary medicine candidates based on the school's admission standards. No state input from North Dakota is permitted under the Iowa State contract.

3. Residency Requirements:

All PSEP recipients must meet ND residency guidelines as defined in NDCC, Section 15-10-19.1. Although not factually supported, concerns have been raised regarding students moving to North Dakota to establish the minimum residency guidelines specifically for the purpose of gaining access to the PSEP program. In a recent survey of PSEP alumni, ninety-five percent of the respondents graduated from a ND high school. Three of the 63 respondents did not graduate from a ND high school, however, no data existed to suggest that they established residency only for the purpose of gaining access to PSEP support dollars.

15-10-19.1. Nonresident and resident student for tuition purposes defined.

1. A "nonresident student" for tuition purposes means any student other than a resident student.
2. A "resident student" for tuition purposes means:
 - a. An individual whose guardian, custodial parent, or parents are legal residents of this state and have resided in this state for twelve months, or a dependent child whose custodial parent moved into the state with the intent to establish legal residency for a period of years within the last twelve months immediately prior to the beginning of the academic term;
 - b. An individual of age eighteen or over who is a legal resident of this state and has resided in this state after reaching age eighteen for twelve months immediately prior to the beginning of the academic term;
 - c. An individual who graduated from a North Dakota high school;
 - d. (1) A full-time active duty member of the armed forces;
(2) A member of the North Dakota national guard;
(3) A member of the armed forces reserve component stationed in this state; or
(4) A veteran, as defined in section 37-01-40;

- e. *A benefited employee of the North Dakota university system;*
 - f. *The spouse of:*
 - (1) *A full-time active duty member of the armed forces;*
 - (2) *A member of the North Dakota national guard;*
 - (3) *A member of the armed forces reserve component stationed in this state;*
 - (4) *A veteran, as defined in section 37-01-40, provided the veteran is eligible to transfer entitlement under the Post 9-11 Veterans Educational Assistance Act of 2008 [38 U.S.C. 3301];*
 - (5) *A benefited employee of the North Dakota university system; or*
 - (6) *Any other individual who is a resident for tuition purposes;*
 - g. *A dependent of:*
 - (1) *A full-time active duty member of the armed forces;*
 - (2) *A member of the North Dakota national guard;*
 - (3) *A member of the armed forces reserve component stationed in this state;*
 - (4) *A veteran, as defined in section 37-01-40, provided the veteran is eligible to transfer entitlement under the Post 9-11 Veterans Educational Assistance Act of 2008 [38 U.S.C. 3301]; or*
 - (5) *A benefited employee of the North Dakota university system;*
 - h. *An individual who was a legal resident of this state for at least three consecutive years within six years of the beginning of the academic term; or*
 - i. *A child, widow, or widower of a veteran as defined in section 37-01-40 who was killed in action or died from wounds or other service-connected causes, was totally disabled as a result of service-connected causes, died from service-connected disabilities, was a prisoner of war, or was declared missing in action.*
3. *A temporary absence from the state for vacation or other special or temporary purposes may not be considered an abandonment of residency in this state, provided a residence is maintained in this state during the temporary absence. However, a student who leaves the state and resides in another state for a period of months is not considered a resident of this state during those months if the student does not maintain a place of residence in this state during the student's absence.*

LARGE ANIMAL VERSUS SMALL ANIMAL SPECIALTY

In surveying some of the colleges where we have students currently located, none suggested that the educational focus leans more toward large animal or small animal. Rather, the focus, especially in the early part of the programs, finds students studying a broad category of species.

Ronnie Elmore, Associate Dean for Academic Programs, Admissions and Diversity at the College of Veterinary Medicine, Kansas State University, noted that KSU requires students to study a very broad base of veterinary medicine, stating that, "We do not want our graduates to be limited in what they can do in veterinary medicine based on a lack of education while a student is here." KSU focuses on the form and function of the species in year one, the abnormal form and function (pathology/how the body responds) in year two and clinical courses and rotations in years 3 and 4.

Similarly, the University of MN takes a multi-species approach. In the first three years in fact, the focus is on all species. Students are able to follow a specific specialty in their last 13 months at University of MN. At the University of MN, students take two and one-half years of core science, skills, communication and professional development courses across all species. Beginning in the later part of year 3, students begin to take advanced elective coursework based on their chosen specialty. The fourth year consists of clinicals and rotations.

At Colorado State, they have a comprehensive approach to preparing students for veterinary practice, both large and small animal practice. The college has faculty members with expertise in swine, poultry, dairy and beef. The students have flexibility in their final year of study to schedule rotations and clinicals in any area of interest, large or small. The tracks in year 4 are small animal, large animal or general practice. CSU also offers several business courses as electives to prepare students for private practice.

Professor Patricia Talcott at Washington State University indicated that, "Our model is such that there is flexibility with their schedule (electives, non-core courses) that they can have an emphasis in whatever their career pathway is." WSU prepares students for all aspects of the veterinary profession. Clinical experiences permeate all four years of a student's education at WSU, including summer experiences.

At UC-Davis, the focus for students is again broad. UC-Davis offers training in all areas of veterinary medicine with no specific focus on either large or small animal practice. UC-Davis provides for clinic training starting in year 1 of a student's program. Baseline knowledge and science and small group learning predominate early and then decrease as the student moves toward completion and rotations in year 4.

Kathryn Kuehl, Program Coordinator, Iowa State University School of Veterinary Medicine, indicated that students may choose a specific track in their fourth year. The school offers small animal, large animal, production animal medicine and equine studies. She noted that since all students must pass the NAVLE in order to practice, students are exposed to all species, including poultry. She went on to say, "Iowa State University's College of Veterinary Medicine is known for production animal medicine as well as student's surgery skills." The majority of the students are employed in small animal or mixed animal practice. The course track follows the majority of responses wherein year one is basic science, leading into abnormal anatomy and physiology in year two and year three being the transition year into rotations and clinical study.

PSEP BUDGET

1. Historical Appropriations

The number of funded slots awarded each year is dependent on appropriations. The Student Loan Trust Fund supports part of the KSU program, along with state appropriations.

10-Year History of PSEP Appropriations (excludes carryover)					
Biennium	General Fund Appropriation	Student Loan Trust Fund	Total Funds	% Change in General Fund Appropriation	% Change in Total Funds
2013-15	\$3,809,708	\$465,307	\$4,275,015	33.4%	28.7%
2011-13	\$2,856,131	\$465,307	\$3,321,438	21.7%	(0.47%)
2009-11	\$2,346,130	\$990,970	\$3,337,100	6.7%	22.6%
2007-09	\$2,199,566	\$523,380	\$2,722,946	18.0%	28.0%
2005-07	\$1,864,780	\$262,500	\$2,127,280		

2. Slots Funded – Freshmen and Continuing Students

Generally, the NDUS receives far more applications for PSEP participation than the state has funding available. Since 2008, the number of applicants in the three PSEP programs has averaged 61 per year.

The veterinary medicine and dentistry programs continue to have the strongest applicant interest. Over that past 6 years, veterinary medicine has accounted for approximately 37.8% of the applications, dentistry 38.6%, and optometry 23.6%. A snapshot of the annual applicant pool over the past 6 years is displayed on the following pages, as well as the 2013/14 slots funded.

2008/09-2013/14 PSEP OVERVIEW – NEW FRESHMAN APPLICANT POOL					
	Number of freshman applicants (1)	Percent of total annual freshman applicants (2)	Number Of new Slots Funded (3)	Percent of total number of annual slots allocated to each program (4)	Percent of freshman applicants funded (5)
2013-2014		(col 1/col. 1 total)		(col. 3/col. 3 total)	(col. 3/col. 1)
Veterinary Med	25	44%	10	50%	40%
Optometry	7	12%	3	15%	43%
Dentistry	25	44%	7	35%	28%
Total	57		20		
2012-2013					
Veterinary Med	21	39%	10	40%	48%
Optometry	9	17%	8	32%	89%
Dentistry	24	44%	7	28%	29%
Total	54		25		
2011-2012					
Veterinary Med	25	35%	9	38%	36%
Optometry	14	19%	8	33%	57%
Dentistry	33	46%	7	29%	21%
Total	72		24		
2010-2011					
Veterinary Med	24	49%	11	42%	46%
Optometry	14	29%	8	31%	57%
Dentistry	11	22%	7	27%	64%
Total	49		26		
2009-2010					
Veterinary Med	19	31%	9	43%	47%
Optometry	22	35%	5	24%	23%
Dentistry	21	34%	7	33%	33%
Total	62		21		
2008-2009					
Veterinary Med	25	34%	12	55%	48%
Optometry	21	28%	4	18%	19%
Dentistry	28	38%	6	27%	21%
Total	74		22		

The 2013/14 new freshmen slots funded were as follows. The budgeted 2014/15 slots will again remain at 27 freshmen.

New Freshmen – Projected and Funded Slots 2013/14				
Professional Program	Slots BUDGETED 13/15 per year	Slots Funded 13/14	Est. Cost	Location
Veterinary Medicine	1	1	\$30,600	WICHE
Veterinary Medicine	2	2	\$22,452	MN State
Veterinary Medicine	4	4	\$94,752	IA State
Veterinary Medicine	5	3	\$78,177	KSU
Dentistry	2	2	\$47,800	WICHE
Dentistry	5	5	\$89,654	MN State
Optometry	8	3	\$49,200	WICHE
	27	20	\$412,635	

Continuing students are funded for a maximum of 4 years. Students must maintain full and continual enrollment at their college and must meet academic standards as set by their college. The 2013/14 continuing students were funded as follows:

Veterinary Medicine Continuing Students 2013/14 Slots			
# Students Funded	Grade Level	Est. Cost 13/14	Location
2	SR	\$61,200	WICHE
1	SR	\$11,226	MN State
3	SR	\$69,453	IA STATE
1	JR	\$30,600	WICHE
0	JR	\$0	MN State
4	JR	\$94,752	IA STATE
2	SO	\$61,200	WICHE
0	SO	\$0	MN State
3	SO	\$71,064	IA STATE
5	SR	\$130,295	KSU
5	JR	\$130,295	KSU
4	SO	\$104,236	KSU
30		\$764,321	

Dentistry Continuing Students 2013/14 Slots			
# Students Funded	Grade Level	Est. Cost 13/14	Location
2	SR	\$47,800	WICHE
5	SR	\$69,831	MN State
2	JR	\$47,800	WICHE
4	JR	\$71,723	MN State
3	SO	\$71,700	WICHE
5	SO	\$89,654	MN State
21		\$398,508	

Optometry Continuing Students 2013/14 Slots			
# Students Funded	Grade Level	Est. Cost 13/14	Location
8	SR	\$131,200	WICHE
9	JR	\$147,600	WICHE
6	SO	\$98,400	WICHE
23		\$377,200	

COST COMPONENT

a. North Dakota Costs Per New Student

WICHE

In the WICHE programs, students attending any public institution pay no more than the resident student rate. The ND state support payment pays the differential between resident and non-resident tuition. Students attending a private institution pay full private tuition minus the support fee. Beginning in fall 2013, public institutions whose tuition differential is not being met by the support fee may charge new students the nonresident tuition minus the support fee. The WICHE Commission establishes annual flat-rate support fees for each field. These support fees change every two years.

UNIVERSITY OF MINNESOTA

Under the Professional Student Exchange Program, up to five new veterinary medicine and up to ten new dentistry students may attend the University of MN each year under this contract. Students &/or the state pay 75% of the professional program non-resident tuition rate in veterinary medicine. Students &/or the state pay 100% of the professional program non-resident tuition rate for dentistry. As of summer 2013, state costs at the University of MN will include summer tuition since summer school attendance is a required part of the academic calendar. One summer term prior to the senior year in veterinary medicine will be supported. The summer terms preceding the sophomore, junior and senior years for dentistry will be supported.

Students pay 75% of the non-resident rate for veterinary medicine and the state covers the difference between the resident and the reduced non-resident rate. Students pay the non-resident rate for dentistry and the state covers 25% of that rate in its support.

- ND support calculation for dentistry = $(NRR) \times (.25)$
- ND support calculation for veterinary medicine = $(NRR \times .75) - (RR)$

UNIVERSITY OF KANSAS

At the University of Kansas, the initial contract amount was based on the difference between in-state and out-of-state tuition rates, along with an average number of hours taken per student per semester. A flat increase to the contract rate has been applied over the years as the number of credit hours, additional courses and increases in tuition occur. The state portion equates to approximately the difference between in-state and out-of-state tuition. Students pay the balance of the resident tuition rate after support. The state is assisted with covering the cost through the Student Loan Trust Fund (SLTF), managed through the Bank of North Dakota.

The Student Loan Trust Fund managed through the Bank of North Dakota contributes to the state costs at the University of Kansas. The 2011-13 and 2013-15 contribution was \$465,307 per biennium, \$930,614 total. The general fund is estimated to contribute approximately \$840,500 from 2011-2015.

UNIVERSITY OF IOWA

The cost to the state under the PSEP agreement with Iowa State University is the difference between resident and non-resident tuition. This leaves the student with resident tuition to pay. Costs at Iowa State include summer terms preceding the sophomore, junior and senior years. There is a reduced tuition amount for 4th year students.

ESTIMATED STATE COST PER NEW FRESHMAN*			
Field	2012-13	2013-14	2014-15
WICHE Dentistry	\$23,400	\$23,900	\$24,400
UMN – Dentistry + Est. summer	\$13,810 \$3,775	\$14,156 \$3,964	\$14,864 \$4,162
WICHE Optometry	\$16,100	\$16,400	\$16,800
WICHE Veterinary Medicine	\$30,000	\$30,600	\$31,300
UMN – Veterinary Medicine	\$10,900	\$11,226	\$11,787
KSU – Veterinary Medicine	\$25,300	\$26,059	\$27,362
IA – Veterinary Medicine + Est. summer	\$22,886 \$7,717	\$23,688 \$8,103	\$24,872 \$8,508

*Estimated based on 5% tuition increase.

b. Student Costs

Estimated tuition/ fees cost in 2013/14 are as follows for freshmen. The schools listed below are where North Dakota students are currently attending in 2013/14. The amounts do not include supplies, books, room/board or transportation but only reflect an estimate of tuition and fees. Under the WICHE contract, the differential (resident minus non-resident) is not always met, however, at CO State University Veterinary Medicine, the differential is exceeded. Due to the popularity of the program and competitiveness of acceptance, an incentive payment is allowed under the WICHE contracts. As of 2013/14, this was the only WICHE school taking advantage of this incentive to enroll WICHE students. For schools where the differential is not met, as is with WA State and OHSU, the schools have the option to charge the difference back to the student, however, currently they are not electing to do this. KSU's annual increase to the support payment is based on percentage of tuition increase each year rather than an exact differential. This has been the practice since contract inception.

School	2013/14 Non-Res. Rate New Freshmen fall/spring only	State Support	Est. Student Responsibility Tuition/Fees	Est. % of Tuition Covered By State
University of Minnesota Veterinary Medicine	\$58,346 X .75 = \$43,760	\$11,226	\$32,534	25.7%
Kansas State University Veterinary Medicine	\$45,322	\$26,059	\$20,764**	57.5%
Iowa State University Veterinary Medicine	\$43,918	\$23,688	\$20,230	53.9%
Colorado State University Veterinary Medicine	\$54,269	\$30,600	\$26,451**	56.4%
Washington State University Veterinary Medicine	\$54,464	\$30,600	\$22,790**	56.2%
University of Minnesota Dentistry	\$60,960	\$14,156	\$46,804	23.2%
Creighton University Dentistry	\$64,242	\$23,900	\$40,342	37.2%
University of Colorado Dentistry	\$70,183	\$23,900	\$44,880**	34.1%
Oregon Health & Science University Dentistry	\$86,322	\$23,900	\$61,634**	27.7%
Midwestern University (Glendale) Dentistry	\$81,421	\$23,900	\$57,521	29.4%
Marshall B. Ketchum University, Southern CA College of Optometry	\$36,579	\$16,400	\$20,179	44.8%
Illinois College Optometry	\$38,087	\$16,400	\$21,687	43.1%
Pacific University Optometry	\$39,495	\$16,400	\$23,095	41.5%
Midwestern University (Glendale) Optometry	\$43,741	\$16,400	\$27,341	37.5%

*Excludes summer charges and summer support payments. Estimated costs based on the published non-resident rate at respective institutions.

**Differential does not equate to resident rate – nonresident rate.

c. University of MN vs Other Program Cost Differential

In considering the previous table under the section on student costs, for general categories of schools (public vs private) and for the program type, the percentage of tuition that the state covered was very similar. However, it is apparent that in Minnesota, students pick up a greater portion of the overall costs as a percentage.

The average percentage of veterinary medicine tuition covered by the state at the other schools was 56% as compared with 25.7% at the University of MN.

At the University Of MN College Of Veterinary Medicine, the percentage of tuition covered is approximately 25.7%. Even though the non-resident rate is reduced by 25%, the students still pay a greater amount than at the other veterinary medicine schools.

At the University of MN School of Dentistry, the percentage of tuition covered is approximately 23.2%. It is the lowest percentage of coverage; however, however, it is important to note that the dental school at UMN is the only school where summer support fees are paid. However, the UMN students are realizing a higher percentage of their tuition costs (76.8%) than WICHE students (68% average).

AVERAGE STUDENT LOAN INDEBTEDNESS

PROGRAM	AVERAGE DEBT	SALARY
VETERINARY MEDICINE	\$162,113	\$48,674 (MEAN STARTING SALARY)
DENTISTRY	\$221,000+	\$145,240-150,223 (AVERAGE SALARY)
OPTOMETRY	\$150,000-200,000	\$65,000-120,000 (MEAN STARTING SALARY)

As the cost of college rises, so does student indebtedness. It is not unheard of for students in professional programs of study to graduate with \$200,000+ in student loan debt. According to the American Association of Veterinary Medical Colleges, costs for non-resident students averaged \$33,130 per year in 2010, an increase of 59% from 2001. The American Veterinary Medical Association found that the average student debt load of a 2013 veterinary school graduate was \$162,113. The AVMA stated that the 2013 debt was a 6.9% increase compared to the prior year. Additionally, over 52% of the graduate had debt levels exceeding \$150,000. More concerning was that the mean starting salary of these newly graduated professionals was \$48,674. According to the AVMA, salaries for starting veterinarians have declined by about 13 percent over the past 10 years.

According to the American Dental Education Association, the average dental student graduates with approximately \$221,000 of student loan debt. The association reported that the average debt among graduating dental students was \$197,366 in 2010. In 2012 the amount increased to \$221,173, an increase of 12% in just two years, and the amount of debt has more than doubled since 2000. According to an ADEA survey of dental school seniors, 89.1% of 2010 graduates left college with some debt. Although many factors affect the average income of a dentist, salary.com indicated an average salary of \$150,223. The Bureau of Labor Statistics also placed the median annual wage around this mark at around \$145,240 and the American Dental Association set it slightly higher.

According to Optometry CEO.com, graduating optometrists who are going into private practice as an associate should earn around \$65,000 to \$80,000 per year right out of college. For students entering commercial practice the annual salary is closer to \$100,000 to \$120,000. However, this income will most likely be the top end throughout a career as an optometrist. The average student loan debt carried by optometry school graduates is also in the six-figure range. The American Optometric Society reported that the average graduating student loan debt was \$150,000 to \$200,000.

In a recent survey of ND participants who received PSEP funding, of the respondents, the majority had total student loan debt (undergraduate and graduate) of \$100,000 or more.

Analysis of Student Loan Debt Incurred by PSEP Survey Respondents (Includes both undergraduate and graduate) December 2013					
<u>All PSEP Respondents-Student Loan Debt Level</u>		<u>Veterinary Medicine-Student Loan Debt Level</u>			
\$	\$ 0	2.0%	\$	0	0.0%
\$	1 - \$ 50,000	3.0%	\$	1 - \$ 50,000	5.0%
\$	50,001 - \$ 75,000	6.0%	\$	50,001 - \$ 75,000	10.0%
\$	75,001 - \$ 100,000	9.0%	\$	75,001 - \$ 100,000	20.0%
\$	100,001 - \$ 150,000	48.0%	\$	100,001 - \$ 150,000	50.0%
\$	150,001 - \$ 200,000	16.0%	\$	150,001 - \$ 200,000	10.0%
\$	200,001 - \$ 250,000	11.0%	\$	200,001 - \$ 250,000	5.0%
	Greater than \$ 250,000	5.0%		Greater than \$ 250,000	0.0%
Total		100.0%	Total		100.0%
<u>Dentistry-Student Loan Debt Level</u>		<u>Optometry-Student Loan Debt Level</u>			
\$	0	0.0%	\$	0	3.0%
\$	1 - \$ 50,000	0.0%	\$	1 - \$ 50,000	3.0%
\$	50,001 - \$ 75,000	0.0%	\$	50,001 - \$ 75,000	7.0%
\$	75,001 - \$ 100,000	0.0%	\$	75,001 - \$ 100,000	7.0%
\$	100,001 - \$ 150,000	21.0%	\$	100,001 - \$ 150,000	59.0%
\$	150,001 - \$ 200,000	29.0%	\$	150,001 - \$ 200,000	14.0%
\$	200,001 - \$ 250,000	29.0%	\$	200,001 - \$ 250,000	7.0%
	Greater than \$ 250,000	21.0%		Greater than \$ 250,000	0.0%
Total		100.0%	Total		100.0%

RETURN TO NORTH DAKOTA RATE

WICHE collected return rate data over a 10-year period in their 2012-13 statistical report. The PSEP graduates between 2002 and 2011 were represented in the data. The average return rate for all states was 68 percent. The overall rate of 68% reflects states both with payback features and those without payback features. North Dakota reported a total return rate of 31%. A total of 101 graduates were included in the study data. Of those, 31 returned to North Dakota to practice. The highest return rate was in the area of veterinary medicine at 54%. The next highest was dentistry at 41% and then optometry at 20%.

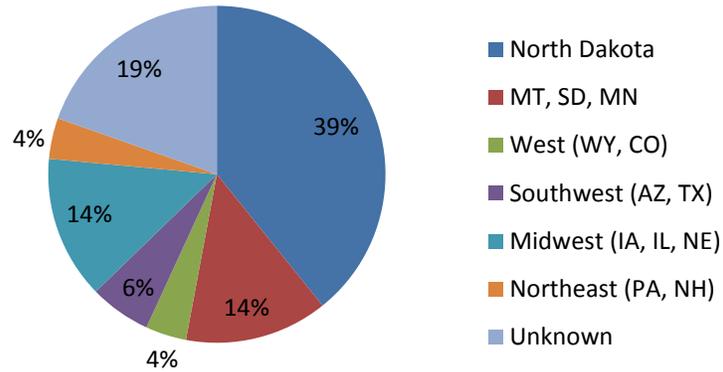
Of the 2013 North Dakota PSEP graduates, 48% of the cohort is licensed in North Dakota, or 10 of the 21 students, as of December 2013. Assuming that these licensed practitioners intend to return to the state, this equates to a 78% return rate for veterinary medicine students (7 of 9), a 40% return rate for optometry students (2 of 5) and a 14% return rate for dentistry students (1 of 7). This data suggests a higher overall return rate than what was projected by WICHE and mirrors the highest return rate in veterinary medicine. Of the 10 students returning to North Dakota, four were funded through WICHE, three at Iowa State and three at Kansas State.

Persistence from 2008 to 2012 shows a decline in overall retention of professionals in North Dakota. The exchange program funded 92 students from 2007-08 through 2011-12. As of December 2013, 27 of these graduates were licensed in North Dakota, a 29% retention/return rate. These numbers closely reflect the 10-year WICHE return rate data.

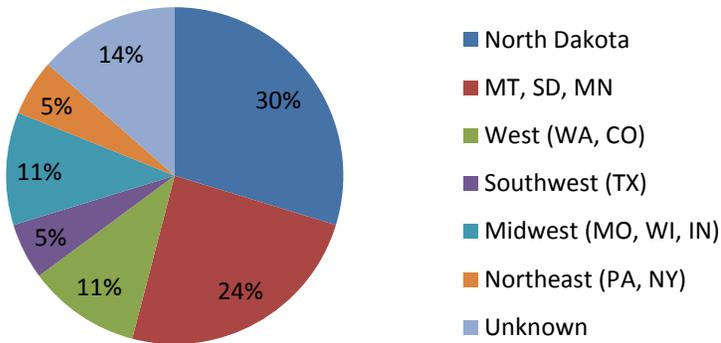
2013 ND PSEP Graduates Licensed in North Dakota Estimated Return Rate As of December 2013											
Veterinary Medicine	# Funded	Est. # Returning to ND	Vet. Med. Return Rate	Optometry	# Funded	Est. # Returning to ND	Optometry Return Rate	Dentistry	# Funded	Est. # Returning to ND	Dentistry Return Rate
WICHE	1	1	78%	WICHE	5	2	40%	WICHE	2	1	14%
MN	1	0						MN	5	0	
IA	4	3									
KSU	3	3									

2008-2012 ND PSEP Graduates Licensed in North Dakota Estimated Return Rate As of December 2013											
Veterinary Medicine	# Funded	Est. # Returning to ND	Vet. Med. Return Rate	Optometry	# Funded	Est. # Returning to ND	Optometry Return Rate	Dentistry	# Funded	Est. # Returning to ND	Dentistry Return Rate
WICHE	8	2	31%	WICHE	20	4	20%	WICHE	15	5	33%
MN	6	1						MN	15	5	
IA	14	4									
KSU	14	6									

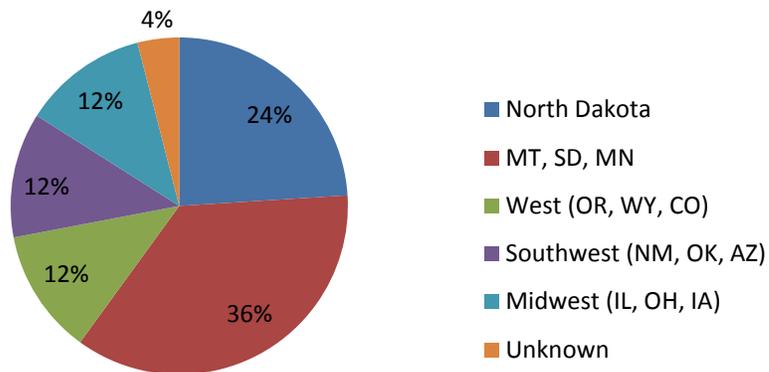
Veterinary Medicine Graduates 2008-13 Licensing by Region



Dentistry Graduates 2008-13 Licensing by Region



Optometry Graduates 2008-13 Licensing by Region



STUDENT SURVEY

The PSEP program in ND funded 192 students from cohorts 1999 through 2010. Of the 192 students, 9 did not persist in their professional studies or changed their residency. Ninety-five percent of the students who were funded from 1999-2010 graduated from their professional program. The state of North Dakota continues to support students in these professional study areas. Currently 94 students are progressing through their studies at institutions across the U.S.

A survey of PSEP alumni who graduated from professional studies in veterinary medicine, optometry and dentistry from 2003 through 2013 was conducted in fall 2013. Surveys were mailed to 159 of the 192 graduates. Responses were received back from 40% (63) of those surveyed. Of the returned surveys, 14 were from dental professionals, 20 from veterinarian professionals and 29 from optometry professionals. A summary of the respondent's answers is located in Appendix B – Student Survey Data Summary.

The majority of the respondents received support payments for 4 years of study; however, 3 of the 63 were funded after they started their professional studies. All of the respondents completed their program of study and in all professions; the average age at completion was 26. The respondents varied in program of study and in year of completion, giving a broad range of constituents.

A great majority of the respondents were able to access their first choice of college because of the relationship the state has with WICHE, Kansas State, Iowa State and the University of Minnesota. As previously noted, entry into the professional programs is highly competitive. Less than 10% (6 students) noted that they did not attend their first college of choice, all due to the reason that they were not accepted or offered interviews. Of the schools attended as first choice, the students selected those institutions based on the quality of the programs and faculty, as well as the location in the majority of responses. Students commented about the rigor of the programs, great professors, student outcomes and reputation.

Seventy-one percent of the dentistry alumni are residing and practicing in North Dakota. The respondents studied in a variety of locations, including Creighton, Marquette, University of CO, University of MN and University of NE. Twenty-eight percent of the optometry alumni are practicing in North Dakota, all of which attended Pacific University. One optometrist is residing in North Dakota but practices across the border in Minnesota. Nine of the twenty veterinary medicine alumni, 45%, live and practice in North Dakota. In looking at licensing data over the past 6 years as noted in the charts in section "*Return of North Dakota Rate*," 30% of the graduated dental alumni are licensed in ND, 24% of the optometry alumni and 39% of the veterinary medicine alumni. This suggests that both resident and non-resident responses for optometry and veterinary medicine were received; however, the dental respondents were mostly from resident alumni. Only three of the respondents in all areas noted that they had previously worked in ND but now reside and work out of the state. Two of those would not consider returning.

Of the respondents who do not live or work in North Dakota, there were two main reasons that were evident in the study for this decision. One was because of job opportunities offered out of the state in their profession, leading to a basic economic decision. Many of the students were offered positions early in their academic career. The other major factor was family and personal choice. When questioned if they would consider returning, the responses were mixed. Most of the respondents appeared to be settled in their current location and significant opportunities

would need to be present to sway them to return to the state. In looking at the early decision whether or not to pursue a career in North Dakota, many of the graduates did look at opportunities in the state. Sixty-four percent of the dental respondents (9) pursued a career in North Dakota and all were successful in their search. Twelve of the optometry respondents, 41%, pursued North Dakota opportunities with 9 being successful. Under the veterinary medicine category, twelve respondents, or 60%, sought employment in North Dakota after college, with 9 being successful. Of those who did not seek employment in ND after graduation, again, the main reasons were economic and family/personal choice related.

The survey asked the type of community students sought out following graduation. As was shown with the licensing data presented earlier, the majority of respondents were looking for the small to medium urban environments. Of those interested in working in larger metropolitan areas, many noted that a greater patient base and variety of exposure to specialty practice intrigued them.

A survey of student debt and starting salary was included. The responses were very indicative of the data discussed earlier on student debt and starting income. A high percentage of the dentistry and optometry respondents felt their starting income was adequate to cover their debt, around 80-81%. However, only slightly more than 50% of the veterinary medicine respondents felt the same. The following is the summary of the debt and income data from the survey. Students were not aggressive in obtaining post-graduation loan forgiveness giving the debt levels. Only about 11% of the respondents sought out other sources to assist in repaying their student loan debt.

Survey – Starting Salary and Student loan Indebtedness:

<i>Dentistry – Student Loan Indebtedness</i>	<i>Dentistry – Starting Salary</i>
\$100,000-\$150,000 (3)	Under \$100,000 (4)
\$150,001-\$200,000 (4)	\$100,000-\$125,000 (6)
\$200,001-\$250,000 (4)	\$125,001-\$150,000 (1)
\$250,001+ (3)	\$150,001-\$175,000 (2)
	\$175,001-\$200,000 (1)
<i>Optometry – Student Loan Indebtedness</i>	<i>Optometry – Starting Salary</i>
\$0-\$50,000 (1)	Under \$100,000 (25)
\$50,001-\$100,000 (4)	\$100,000-\$125,000 (2)
\$100,001-\$150,000 (17)	No response (2)
\$150,001-\$200,000 (4)	
\$200,001-\$250,000 (2)	
No response (1)	
<i>Veterinary Medicine – Student Loan Indebtedness</i>	<i>Veterinary Medicine – Starting Salary</i>
\$0-\$50,000 (1)	\$0-\$50,000 (9)
\$50,001-\$75,000 (2)	\$50,001-\$75,000 (10)
\$75,001-\$100,000 (4)	No response (1)
\$100,001-\$150,000 (10)	
\$150,001-\$200,000 (2)	
\$200,001-\$250,000 (1)	

The majority of the respondents felt that they would have still applied for the PSEP support from North Dakota had a payback feature been in place at the time of application. Seventy-one percent said they would have still applied. This percentage was made up of 8 dental alumni, 22 optometry alumni and 15 veterinary medicine alumni.

Workforce Needs

As reported in the 2012-13 *Career Outlook*, 3% of the ND workforce holds master's, doctoral or professional degrees and that the average annual wage for someone at that level is \$80,200. Dental professionals in North Dakota average above this amount, optometrists at or above this amount and veterinarians below this amount. Nationally, the average earnings trend higher than those reported in *Career Outlook* for the state.

Career Outlook projected openings and growth rate in dentistry, optometry and veterinary medicine as noted in the chart below. The information provided was based on the 2010-2020 North Dakota Employment Projections, 2012 edition. Veterinary medicine showed considerable growth with bright outlook projections from the Labor and Market Information Center at Job Service ND as well as from the U.S. Bureau of Labor Statistics.

The growth rate in the state reflects the national trend in all fields. According to the Bureau of Labor Statistics, the national growth rate for veterinarians is anticipated to be 36%, optometrists 33%, and dentists 21%, from 2010-20. Job Service ND reports anticipated growth in ND at 30% for veterinarians, 18.8% for optometrists and 6.8% for dentists. All professions should be seeing growth over the next 10 years both in the state and nationally.

	Projected Openings per year 2010-20 in ND*	Projected Annual Growth Rate-ND*	Projected Annual Growth Rate-National*	Average Earnings ND*	Average Earnings National**	Job Service ND Growth Outlook ND	BLS Growth Outlook National
Dentist	9	0-1.9%	2-3.5%	\$100,520+	\$146,920	Below Average	Faster Than Average
Optometrist	8	0-1.9%	2-3.5%	\$66,010-\$124,070	\$94,990	Average to Near Average Growth	Much Faster Than Average
Veterinarian	7	2-3.5%	2-3.5%	\$53,480-\$75,180	\$82,040	High Growth	Much Faster Than Average

**Career Outlook*, 2012-13, www.nd.gov/cte

**U.S. Bureau of Labor Statistics

A veterinary workforce survey was recently conducted by the North Dakota Veterinary Medical Association (NDVMA). Of the 50 responses in that study, there were 32 veterinarians employed who covered 50 clinics. Forty-eight of the respondents noted that there could be opportunity for their clinic to grow, which would correspond with the high projected growth outlook. Twenty-eight of the respondents said that they were interested in hiring an associate in the near future, and eighteen said that they plan to sell or retire from their practice in the next few years. The survey found 13 practicing veterinarians age 60 or older. As indicated, there is a positive employment environment for new graduates. This correlates to responses in a recent NDUS survey of veterinary medicine graduates. Fourteen respondents who sought a career in North Dakota did not find it difficult to secure employment. Only one found it difficult. All of this data reflects the positive outlook and potential for openings in veterinary clinics across ND in the next several years, both due to growth and retirement. Data compiled as of 1/1/14 by the NDVMA indicated that there are 250 licensed veterinarians in North Dakota. The U.S. Bureau of Labor Statistics points toward a growing pet population and related growth in animal food and safety as key momentum factors for this field.

Somewhat contradictory, an AVMA report indicated that there is excess capacity in the U.S. in veterinary medicine, meaning that current practitioners could expand services to accommodate additional care, given their current resources. The 2013 study noted, *"We estimated that nationally there was 17% excess capacity for veterinary services in private clinical practice. National estimates of excess capacity for veterinary services were highest for equine practice (23% excess capacity), followed by small animal (18%), food animal (15%), and mixed practices (13%)."* In this study, North Dakota's excess capacity rate was placed at 18% for small animal, 24% for equine and 13% for mixed services. It was also noted that approximately 18% of the veterinarian workforce was age 65 or older, which could contribute to continued growth for replacement veterinarians. The AMVA study indicated that 31% of the practicing veterinarians in North Dakota were age 55 or older.

Recent data compiled by the North Dakota Optometric Association (NDOA) showed 217 licensed optometrists in North Dakota, 180 practicing, as of 1/6/2014. The national outlook for optometrists as presented by the U.S. Bureau of Labor Statistics also noted a faster than average growth rate (33%) for optometrists through 2020. This is as a result of the aging population's needs. The BLS found that licensed optometrists should have good job prospects and opportunities for growth through retirements. As reported by the AOA Research & Information Center's 2012 survey, the average age for all optometrists was 46 in the U.S. Thus, the profession could see retirement replacements over the next 10-20 years. According to College Grad, "Employment of optometrists is expected to grow faster than average for all occupations through 2014, in response to the vision care needs of a growing and aging population."

In 2012, the Center for Health Workforce Studies (CHWS) at the School of Public Health, University at Albany, conducted a study of dental health of North Dakotans. At that time, the study found 360 licensed dentists practicing in ND and an additional 24 dentists licensed in ND who practice in surrounding states. As was with veterinary medicine and optometry, the outlook for dentists is also on an increase. The anticipated national growth rate is 21%, which is faster than average according to the U.S. Bureau of Labor Statistics. The anticipated growth rate in North Dakota according to Job Service is 6.8%. The BLS expects an additional 32,200 dentists nationally from 2010-2020. This is attributed to the aging population's need for services. Important to note is that, *"Employment of dentists is not expected to keep pace with the increased demand for dental services,"* according to the BLS. The growth of dental health diagnosing and treating practitioners is anticipated to grow at an even greater rate as dentists

hire more hygienists and assistants. The slower growth rate in North Dakota could be attributed to the sparse metropolitan make-up of the state. The workforce study noted that it is common to have oral health workers in larger metropolitan areas. Thirty percent of the practicing North Dakota dentists live &/or work in Cass County. The study reported that ND had 16 counties with no dentists practicing and 31 dental health professional shortage areas where the needs are not being met. However, even considering the challenges of the rural areas, the rate of dental visits in ND from 2009-10 was at 72.6%, according to CHWS. The national average is 70.1%. An additional factor for growth is replacement requirements. According to a 2009 ADEA presentation, the average age of dentists in the U.S. is about 50 years of age. This statistic was reported by the ADA in 2008.

An unknown factor among dental and optometric professionals is the impact of the Affordable Care Act (ACA). In 2014 many parts of the ACA will go into effect. However, the full impact of growth and/or retirements may not be known for some time. Not only could clinics see effects on patients served, but also as employers in small businesses. The effects of ACA on business, given the rural nature of our state, Medicaid eligible patients, the elderly, and certain populations, could be of concern to practitioners as the health plan unfolds.

Insurance exchanges took effect on January 1, providing health plans to those who do not have insurance. All benefit exchange plans must include certain categories of services, two of which are optometric services and dental services. Medicaid is also expanding in 2014. According to an August 5 article from the American Dental Association, "About 3 million children are expected to gain some form of dental benefits by 2018 as a result of ACA." This is an approximate reduction of 55% in non-insured children. Along with dental care, pediatric vision care is one of the benefits that must be included in any health exchange plan. As was noted by *The Journal of the Missouri Optometric Association*, "This means potentially millions of new patients nationwide that will have coverage that they didn't have before." Children are not the only beneficiaries of the ACA; millions of adults are also expected to gain benefits through exchange plans and Medicaid as well.

WICHE SERVICE/PAYBACK PLANS

As noted, the main purpose of this program is to provide educational access to students seeking professional degrees in veterinary medicine, dentistry and optometry, and the ability to fill workforce needs. There has not been a system in place to determine return rates as North Dakota does not have a payback feature.

According to the 2012-13 WICHE Statistical Report, the 2012 overall PSEP return rate for WICHE was 68 percent for all states. Return rates for states with payback features were the highest, averaging 85 percent. Data collected by WICHE from 2002-2001 showed that the following WICHE states contractually require students to return to the state to practice.

- Arizona
- Colorado
- New Mexico
- Nevada
- Washington

The following WICHE states do not have contractual payback features.

- North Dakota
- Idaho
- Montana
- Utah

As of 2011, the Wyoming Legislature approved a service payback requirement that will be implemented for students enrolling in fall 2013. The state of Hawaii has also recently approved legislation for a payback feature for PSEP graduates. Alaska is unique in the benefit offering as the state does not appropriate state funding so 100% of the funds awarded as a support fee are treated as a loan and all students are required to repay the funds whether or not they return to the state to practice. Appendix A – Table, taken from the 2012-13 WICHE Statistical Report, details the return rates.

Alaska

By contract, students agree to repay all support fees paid on their behalf plus interest, beginning six months after completion of the degree program. This payback was approved in 1999 by the Alaska Legislature and has been funded by the Alaska Student Loan Corporation since Fall 2000. The student must repay the loan within 15 years after the grace or deferment period ends.

Arizona

By annual contract, supported students agree to return and practice in Arizona one year for each academic year of support received. If the student does not complete training or does not return to Arizona to practice, he/she must repay support fees paid with interest equal to the average T-bill rate over the previous 24 months. PSEP students funded by September 16, 2013 and prior must repay 50 percent of the support fees expended on their behalf; students funded September 17, 2013 and later must repay 100 percent of the support fees expended. If the student returns to an area of exceptional need, as determined by the designated licensing board, six months of practice repays one academic year's support. The student must repay the loan within 15 years after the grace or deferment period ends.

Colorado

By annual contract, supported students agree to return to the state and practice one year for each year of support received. Students are expected to return and set up practice within one year of graduation, unless granted a deferment. This payback provision was approved in July 1983, although the service requirement has been in force since Colorado began sending students in optometry in 1978. If the student does not complete training or return to the state, all support fees paid by Colorado must be repaid at an interest rate equal to the current PLUS loan rate, beginning one year after completion of the program. The State may extend the time of repayment over a period not to exceed the number of years of WICHE support fees were paid for the student, unless otherwise approved by the DHE Executive Director or his/her designee.

Hawaii

Recipients are obligated to provide one year of practice in his/her profession in the State of Hawaii for each year of WICHE PSEP support; students in three-year accelerated programs (such as dentistry) must practice in the state for four years because the State spends an equivalent total amount in support as for students enrolled in four-year programs. Recipients who do not complete their service obligation must repay the entire amount awarded, plus interest and fees.

Nevada

By annual contract, students agree to practice in their field of support in the state one year for the equivalent of each academic year of support received. Students must reside and work in Nevada upon graduation, and have five years from the date of graduation to complete their service obligation. If the student does not practice in Nevada or complete the program, all support received must be repaid with interest. Interest is currently set at 8 percent per annum, with accrual beginning September 1 and January 1 of each academic year. Graduates must pay back 25 percent of the annual support fee, beginning one year after graduation. Repayment periods vary: 5 years for stipends less than \$10,000; 8 years for stipends from \$10,000 to \$20,000; and, 10 years for stipends of \$20,000 or more (all amounts include interest).

Nevada Physician Assistant Only: Students agree to practice in the state with an underserved population and pay back 10 percent of the annual support fee. If the student does not practice in Nevada or complete the program, the individual may be required to repay three times the support received, with interest.

New Mexico

The New Mexico Legislature approved a service/payback requirement in 1997. By annual contract, students entering after July 1, 1997 agree to practice in the state one year for each academic year of support received. If the student does not return to New Mexico, up to three times the full support fee is to be repaid, at 18 percent interest. The student must repay the loan within 48 months after the grace or deferment period ends.

Washington

The Washington Legislature approved a service/payback requirement in 1995. The legislation requires service of the greater of three years or one year for each year of support in a Washington state health care shortage area. Payback in lieu of service is to be based on the full amount of support plus interest over a five-year period. Washington is also the only state which considers financial need in determining eligibility for support. Financial need has been used as a basis for certification since 1974.

Wyoming

The Wyoming Legislature approved a service/payback requirement in 2011 to be implemented for new students in all healthcare professions, except in veterinary medicine, enrolling in fall 2013 and later. Students receiving support will be required to either practice in Wyoming for three years or pay back the full amount of support fees expended, plus interest. For more information on repayment terms, contact the administering office.

Other North Dakota and Federal Loan Repayment Plans (Incentives)

As has been noted, costs for professional studies and student loan debt have been increasing; however, North Dakota does provide incentives for graduates to reduce their indebtedness following graduation. Students have opportunities for loan forgiveness on the federal level in the professional area of veterinary medicine through the USDA. At the state level, veterinary medicine and dentistry professions have options for state repayment assistance. The student loan repayment programs in the state help to attract graduates to North Dakota and can help students meet their student loan obligations.

The North Dakota Veterinarian Loan Repayment Program provides for three licensed practitioners in the state to receive up to \$80,000 in educational loan repayment. There are repayment benefits for two, three and four year contracts for veterinarians practicing in the state. The ND Dental Loan Repayment Program gives preference to dentists who serve in rural under-served areas. As is with the veterinary medicine plan, recipients may receive up to \$80,000 in loan forgiveness. North Dakota does not currently have a loan repayment program for optometrists.

FEDERAL		
USDA Veterinary Loan Repayment Program	US Department of Agriculture, National Institute of Food and Agriculture, 202-720-4423, vmrlp@nifa.usda.gov	http://www.nifa.usda.gov/nea/animals/in_focus/an_health_if_vmrlp.html
NORTH DAKOTA		
ND Dental Loan Repayment Program	North Dakota Department of Health, 701-328-2894, or Gary Garland, 701-328-4839, garland@state.nd.us	http://www.nddental.com/?id=35
ND Community Matching Physician/Medical Personnel Loan Repayment Programs	North Dakota Department of Health, 701-328-2372 or 701-777-4018, mary.amundson@med.und.edu	http://www.ndhealth.gov/LoanRepaymentProgram.asp or http://www.med.und.edu/family-medicine/workforce.cfm
ND Veterinarian Loan Repayment Program	ND Veterinary Medical Association, 701-221-7740, ndvma@btinet.net	http://www.ndvma.com/index.asp?Type=B_BASIC&SEC={E1139509-ACBE-4BEC-AC5F-2DD3C1174C76}

The federal government provides several options for students to help them meet their loan repayment obligations. Payment amounts for high-debt students just starting out in a profession can be reduced by selecting options that are not the standard 10-year repayment plan. The graduated repayment plan where payments are lower at first and then increase over time, and

the extended repayment plan that extends payment to up to 25 years are two options. The government has also instituted the income-based repayment plan and the income-contingent plan which both help new professionals manage their student loans.

All of these options in concert with the state's Professional Student Exchange Program help students realize their educational goals.

PAYBACK CONSIDERATIONS

- Administrative costs and burden of tracking and overseeing the payback program
 - The Bank of North Dakota in conjunction with the North Dakota University System joint administration
- Loans terms and conditions
 - Forgiveness and deferment
 - Cancellation options
 - Grace periods
 - Interest rates
 - Service terms
- Creating &/or increasing rural or underserved incentives
- Job availability in the state
 - What will the job market hold for students 4 years following the start of college?
 - What is the retirement forecast?
- Start-up assistance available to new graduates
- Affordability of living and working in rural and underserved areas
 - Student indebtedness
 - Student loan forgiveness opportunities
- How to utilize repaid monies for non-returning students to further promote educational incentives?
- How much funding can the state anticipate to be paid back?
- Life choices of students after graduation
 - The focus of practice might change while in professional studies
 - Marriage, children, other family issues
 - Lifestyle
 - Quality of life
- Do all programs justify a payback feature?
- Is their equity among all professional programs receiving ND support (PSEP vs non-PSEP)?
- What will the effects of the Affordable Care Act be on dental and optometry practices?

Professional Student Exchange Program

Table 8. Return Rates of PSEP Graduates, by State and Profession
5-year D.O. and M.D. Rates (2002-06) and 10-year Rates for All Other Professions (2002-11)

	Total Number Students	Number Returning to State	Percent Returning		Total Number Students	Number Returning to State	Percent Returning		Total Number Students	Number Returning to State	Percent Returning
Alaska				Montana				Wyoming			
Dentistry	16	13	81%	Dentistry	17	11	65%	Dentistry	44	27	61%
Occupational Therapy	5	3	60	<i>Medicine</i> **	31	12	39	<i>Medicine</i> **	27	2	7
Optometry	3	0	0	Occupational Therapy	9	4	44	Occupational Therapy	11	1	9
Pharmacy	10	5	50	Optometry	12	7	58	Optometry	54	17	31
Physical Therapy	19	10	53	<i>Osteopathic Medicine</i> **	4	2	50	<i>Osteopathic Medicine</i> **	5	2	40
Physician Assistant	3	2	67	Podiatry	0	0	0	Physical Therapy	65	21	32
Podiatry	0	0	0	Veterinary Medicine	86	60	70	Physician Assistant	14	6	43
Alaska TOTAL	56	33	59%	Montana TOTAL	159	96	60%	Podiatry	4	0	0
								Veterinary Medicine	67	30	45
								Wyoming TOTAL	291	106	36%
Arizona*				Nevada*				WICHE Return Rates by Field			
Dentistry	115	88	77%	Optometry	22	18	82%	Dentistry	329	243	74%
Occupational Therapy	49	44	90	Pharmacy	39	33	85	<i>Medicine</i> **	58	14	24
Optometry	52	43	83	Physician Assistant	24	22	92	Occupational Therapy	97	70	72
<i>Osteopathic Medicine</i> **	20	12	60	Veterinary Medicine	38	36	95	Optometry	366	222	61
Physician Assistant	83	77	93	Nevada TOTAL	123	109	89%	<i>Osteopathic Medicine</i> **	34	19	56
Veterinary Medicine	157	132	84					Pharmacy	109	80	73
Arizona TOTAL	496	396	83%	New Mexico*				Physical Therapy	139	68	49
Colorado*				Dentistry	78	72	92%	<i>Physician Assistant</i>	124	107	86
Optometry	62	54	87%	Veterinary Medicine	90	75	83	Podiatry	13	7	54
Colorado TOTAL	62	54	87%	New Mexico TOTAL	168	147	88%	Veterinary Medicine	535	390	73
Hawai'i				North Dakota				TOTAL for all Reporting WICHE PSEP States			
Dentistry	30	20	67%	Dentistry	29	12	41%		1,804	1,220	68%
Occupational Therapy	23	18	78	Optometry	59	12	20	TOTAL for Contractual Payback States			
Optometry	23	19	83	Veterinary Medicine	13	7	54		861	732	85%
Pharmacy	60	42	70	North Dakota TOTAL	101	31	31%	TOTAL for Honor System States			
Physical Therapy	55	37	67						943	488	52%
Veterinary Medicine	27	11	41	Utah							
Hawaii TOTAL	218	147	67%	Optometry	30	20	67%				
				Podiatry	9	7	78				
				Veterinary Medicine	57	39	68				
				Utah TOTAL	96	66	69%				
Idaho				Washington*				IMPORTANT: Return rates reported by state offices may vary from WICHE calculations, due to different timeframes over which the return is measured.			
Optometry	22	9	41%	Optometry	27	23	85%	* Contractual payback states during time periods measured.			
Idaho TOTAL	22	9	41%	<i>Osteopathic Medicine</i> **	5	3	60	** Graduates of allopathic and osteopathic medical programs are required to do residencies of three years or more after graduation. Residencies can be located outside of the graduate's home state. In order to give residents time to return to their home state to practice, we are using return data for 2002-2006 for graduates of allopathic and osteopathic medicine.			
				Washington TOTAL	32	26	81%				

APPENDIX B – Student Survey Data Summary and Student Survey

**ND Professional Student Exchange Program (PSEP)
Program Study Survey Responses**

How many years were PSEP support payments received?

Dentistry: 4 years = 13
2 years = 1

Optometry: 4 years = 28
3 years = 1

Veterinary Medicine: 4 years = 19
3 years = 1

Graduated from ND high school?

Dentistry: 14/14 100%

Optometry: 27/29 93%
1 – unknown hs; practicing out of state
1 – attended hs out of state; practicing out of state

Veterinary Medicine: 19/20 95%
1 – attended hs out of state; practicing out of state

Was the professional program completed? Recipient age when completed? Year completed?

Dentistry: 14 completed
Average age at completion: 26
Year completed: 2004 (1)
2005 (1)
2006 (1)
2007 (2)
2008 (1)
2009 (1)
2010 (4)
2011 (1)
2012 (1)
2013 (1)

Optometry: 29 completed
Average age at completion: 26
Year completed: 2003 (5)
2004 (4)
2005 (2)
2006 (1)
2007 (2)
2008 (2)
2009 (2)
2010 (3)
2011 (1)
2012 (3)
2013 (3)
No Response (1)

Veterinary Medicine:

20 completed

Average age at completion: 26

Year completed: 2003 (3)
2004 (1)
2005 (2)
2006 (2)
2009 (2)
2010 (2)
2011 (4)
2012 (2)
2013 (2)

What schools were attended? Were they first choice? Why attended?

Dentistry:

First Choice:

Creighton University = 2

- ❖ Good clinical program
- ❖ Clinical training and experience second to none

Marquette University = 1

- ❖ Good school, interview, liked

University of CO = 2

- ❖ Size, location, clinic, cost

University of MN = 5

- ❖ Strongest program
- ❖ Friends and support system
- ❖ Liked school and close to home
- ❖ Husband in school there, close to family
- ❖ Close to home in ND

University of NE = 3

- ❖ Location and size of city and university, great academic reputation
- ❖ Class size and campus
- ❖ Accommodated my spouse's educational needs best

NOT First Choice:

Creighton University = 1

- ❖ Only accepted at Creighton

Optometry:

First Choice:

Illinois College of Optometry = 4

- ❖ Closest school to ND, first school to accept
- ❖ Closest school to ND and great clinic on site
- ❖ Location and good program
- ❖ Best facilities of all schools visited

Pacific University = 22

- ❖ Liked school and assistance
- ❖ Because of binocular vision program and location
- ❖ Small town school and many local optometrists recommended it\
- ❖ Location
- ❖ Great reputation
- ❖ Clinical reputation
- ❖ Liked the rigor of program, outcome scores of students, location and faculty of the school
- ❖ Family in the area
- ❖ Accepted students prior to obtaining a bachelor's degree
- ❖ Allowed to go with prerequisites after 3 years of undergraduate study
- ❖ Environment laid back versus big metro area, reputation of program
- ❖ Small town, good school, popular with students in ND
- ❖ Environment of the school, faculty and location
- ❖ Reputation of school
- ❖ Great professors, wonderful and small community environment, good history

- ❖ Actively recruited me; one of the closer optometry schools at the time
 - ❖ Location of school and reputation
 - ❖ Popular school for ND students
 - ❖ More Optometrists I talked with from ND went to Pacific, it was a smaller more rural campus and was more of what I was used to in ND
 - ❖ Great legacy of being a great school, PSEP opportunity, geographic location
 - ❖ Beautiful location, strong vision therapy program
- Southern CA College of Optometry = 1
- ❖ Education, location of externships, student board scores

NOT First Choice:

- Illinois College of Optometry = 1
- ❖ Waitlisted at first choice; in hindsight was best school for me

No Response = 1

Veterinary Medicine:

First Choice:

Colorado State = 2

- ❖ Grant program, great place to live
- ❖ Quality of program, location

Iowa State = 8

- ❖ PSEP support
- ❖ Quality of school
- ❖ Proximity to home, friendly staff, faculty and location
- ❖ Reputation of school, know alumni, PSEP support
- ❖ Reputation for excellence, PSEP support
- ❖ Only applied here because of prereqs for entrance
- ❖ Proximity to home and potential for assistance
- ❖ Lower cost of living and close to family

Kansas State = 5

- ❖ Location and tuition
- ❖ Faculty
- ❖ Reputation, location (not large city), strong ag industry, cost
- ❖ Large animal emphasis
- ❖ Financial reasons

University of MN = 1

- ❖ Close to home, spouse in school there, family tradition to attend U of MN

Washington State College = 1

- ❖ Liked people, program and area, fit best

NOT First Choice:

Iowa State = 2

- ❖ Didn't get into 1st choice
- ❖ Wanted to be assured of a spot but wasn't my 1st choice

Kansas State = 1

- ❖ First school didn't accept application or grant interview

By profession, where are PSEP alumni residing, practicing and where did they study?

	State residing	State practicing	Where studied?
Dentistry	ND (10)	ND (10)	Creighton (3) Marquette (1) U of CO (2) U of MN (1) U of NE (3)
	MN (2)	MN (2)	U of MN (2)
	TX (1)	TX (1)	U of MN (1)
	WI (1)	WI (1)	U of MN (1)
Optometry	ND (8) ND (1)	ND (8) MN (1)	Pacific U (8) Pacific U (1)
	MN (6)	MN (6)	Pacific U (2) Illinois College (3) SOCA College (1)
	AZ (3)	AZ (3)	Pacific U (2) No Response (1)
	CT (1)	CT (1)	Pacific U (1)
	IA (2)	IA (2)	Illinois College (1) Pacific U (1)
	IN (1)	IN (1)	Illinois College (1)
	MT (1)	MT (1)	Pacific U (1)
	OK (1)	OK (1)	Pacific U (1)
	OR (3)	OR (3)	Pacific U (3)
	WI (1)	WI (1)	Pacific U (1)
	WY (1)	WY (1)	Pacific U (1)
	Veterinary Medicine	ND (9)	ND (9)
MN (1) MN (1)		ND (1) MN (1)	CO State (1) Kansas State (1)
IA (3)		IA (3)	Iowa State (3)
AZ (1)		AZ (1)	Iowa State (1)
CO (1)		CO (1)	Kansas State (1)
MT (1)		MT (1)	Iowa State (1)
NE (1)		NE (1)	Iowa State (1)
NH (1)		NH (1)	CO State (1)
SD (1)		SD (1)	Iowa State (1)

Of all who currently practice out of state, did they EVER practice in ND?

Only three optometrists indicated that they previously worked in their profession in North Dakota.

Why did they leave ND?

- Economics
- Personal choice
- Could not find a practice opportunity

Would they return to ND?

- 1 - No – many family members have moved, quality of life, weather
- 1 - No – prefer living in large cities
- 1 - Possible – job must be available

What is the alumni's current position?

Dentistry	4 Associate Dentist 2 Dentists 1 Dental Director 5 Owner/Dentist 2 Peds Dentist
Optometry	8 Owner/Optommetrist 20 Optometrist group/other practice 1 Assistant Professor/Chief of Electrodiagnostics
Veterinary Medicine	1 Professor 10 Associate Veterinarians 1 Clinician of Reproduction Service 1 Intern 3 Veterinarian group/other practice 4 Owner/Veterinarian

Of those NOT practicing in ND, why? Would they consider returning?

Dentistry (4)

Why not practicing in ND?

- Job opportunity offered in MN while in school; spouse from MN
- Could not find a practice opportunity in ND; family; lack of job opportunities
- Personal choice; weather
- Moved to WI for loan repayment opportunities through National Health Service Corps

Would consider returning to ND to practice?

- My spouse's job requires her to be at a large metropolitan hospital; would be happy to practice in ND if it would work out
- Yes, would love to return to ND when right business opportunity arises and finances are stable enough to permit
- Would not consider moving back; weather
- Would like to move back in 1-2 years

Optometry (21)

Why not practicing in ND?

- Could not find practice opportunity
- Could not find a practice in my profession and family
- Could not find a practice in community I wanted to live; oversaturation in large cities (ie. Fargo)
- Could not find a practice opportunity (4)
- Economics
- Family
- Spouse was already established out of state
- Personal choice (8)
- Personal choice and limited opportunities at the time
- Personal choice, economic, could not find practice opportunity
- Personal choice; family
- My husband and I are both optometrists; looked for positions available in ND but unable to find any for 2 doctors; went to where we could both find jobs right out of school
- More opportunity on east coast and better scope of practice; salary; quality of life
- Wanted to live in bigger city
- Completed specialized residency after graduate school and wanted to practice in location where I would have access to higher number of patients
- Job opportunity offered out of state early on
- ND does not have opportunity to practice in certain laser procedures and minor surgical procedures around eyes; better scope of practice in OK
- Good opportunity in MN

Would consider returning to ND to practice?

- My spouse and family are close to current job plus there were not any ideal opportunities for practice in ND when I was looking. Now we are settled and on a job that is perfect so it would be hard to leave. If my family needed me back home in ND I may consider going back if the right opportunity was there.
- If the right opportunity presented itself, I would consider re-locating. My family still lives in ND.
- Must be job available
- I would love to if a job presented itself to me and my spouse.
- Would not return. Many family members have moved, quality of living in Minot decreased, weather too cold.
- My spouse's company transferred him to MN and I followed. I would happily live in ND again if it worked out for our family.
- Never thought I wouldn't return to ND but met my husband and he works in public safety and we would have to move to Bismarck if he were to do the same job. That's just as far away from family as we are now. Also, I have now been 7 years in my own start up practice so don't foresee moving back to ND right now.
- No, like the climate in AZ, getting married to native AZ and will stay close to his family.
- I would most likely not return to ND. Cold weather and very few family members remain in my home town to bring me back. CT has been great in that there is so much in such close proximity and the education is top notch.
- No, prefer large cities.
- Yes, I would consider.
- Maybe in the future (2)
- No, economic reasons and opportunity for growth in current location
- No, established in IA and have private practice

Veterinary Medicine (10)

Why not practicing in ND?

- No internship opportunities
- Job opportunity in MN presented itself first
- Could not find a practice opportunity (2)
- Personal choice (2)
- Personal choice; pursue further education and work in diagnostic vet lab
- Personal choice; wanted to live in larger city and warmer climate
- Economics, family
- Good professional environment in MT

Would consider returning to ND to practice?

- Only if my practice in MN failed
- Maybe if the right opportunity arose
- No, weather
- Would consider but it would be difficult to earn the same salary
- Had the opportunity to return but decided to pursue a vet pathology residency
- No, was unable to find a suitable practice at graduation and am settled now
- Open to opportunities that come along
- Hard to find satisfying job for both me and my spouse; no strong desire to return due to weather

Did you pursue a job in ND upon graduation?

Dentistry	9-yes; 9 successful in employment 5-no
Optometry	12-yes; 9 successful in employment 17-no
Veterinary Medicine	12-yes; 9 successful in employment 8-no

For those who did not pursue a job in ND after graduation, what were the reasons?

I got married and we went to where we were able to find jobs. I sent resumes to places in ND but no response.
I found a perfect practice opportunity for me in Minnesota. To get me to practice in ND, it would take debt relief. I am very happy with my choice and didn't really have plans to return.
Wanted to live in AZ
Possibly some loan repayment programming
I went to school in Oregon and love the environment out here. I saw a growing economy in Bend, OR where I currently practice and live. An economic growth pattern -- such as was currently happening in western ND to support practice growth .
Husband's job transferred him to MN and I followed him. Husband would have needed a job too. He is an engineer.
A lot: (of) money, opportunity to buy into a private practice, more family than I have there, more cultural diversity, more extracurricular activities i.e. destinations to visit
Lack of opportunities; it would take loan repayments to get me to practice in ND.
Too cold. Unfortunately, not much. Maybe a sick parent. We really love ND, but cannot take any more winters.
Wanted to try living somewhere else; Would take good money and future ownership to move back to ND.
Family living in MT was the most prominent reason to not work in ND. The jobs advertised in ND were not near to them and we felt led by God to take a position in MT; God's direction
I had a position in MN offered first. A contract --financial concerns would be next--I was aware of loan repayment assistance and had I had an employer seek me out, would have been likely to return to ND.
Had a great offer elsewhere and my husband's career played a role as well; It would have taken an awesome opportunity--private practice and good community--to get me to practice in ND.
Wasn't available
I completed an internship at Idaho Equine Hospital; A clinic where my wife and I could either both work at or two jobs within reasonable driving distance.
Further education (internship) not available and wanting to broaden my horizons. To get me to practice in ND: payback of my loans...I believe South Dakota does something along this line.
I wanted to do an equine internship for a year to gain experience before moving back. An equine only job with good mentorship.
Already knew I was getting married and going to WI; not having met who I did!
Expanded scope of practice for optometrists
Internship not offered in ND
Went to a 2 year post graduate residency program at Ohio State University
Need help with loan repayment
Got a good job offer in OR before I started job hunting; great job opportunity with a private practice and some convincing to get my boyfriend to move
Did not hear of any opportunities; An opportunity in a town I liked close to family.
Opportunities presented themselves in Iowa while I was on my last clinical rotation in Ames. I decided to take advantage of those opportunities and now have 10 years of being a self-employed business owner. It would take more options for employment. At the time I graduated, population growth in ND was slow, if not declining. If I was graduating now, I could see myself moving back to ND for employment.
Very few opportunities available at the time. I was offered a position at one of the offices I interned at during school. Having less competition for a good position. 4 of my classmates are practicing in ND now.
My wife's job and job offer early in school. Availability of job for wife (neonatal nurse practitioner) in ND.
Population and spouse wanted warmer climate

What type of community did you want to live/work in following graduation?

Dentistry:

Rural to small community - 2
Small to medium urban community - 7
Medium Urban/larger community - 4
No Preference -1

Optometry:

Rural to small community - 4
Small to medium urban community – 16
Metropolitan – 5
No Preference - 4

Veterinary Medicine:

Rural to small community – 13
Small to medium community – 2
Medium Urban/larger community – 4
No Preference - 1

Starting Salary and Student Loan Indebtedness*

<i>Dentistry – Student Loan Indebtedness</i>	<i>Dentistry – Starting Salary</i>
\$100,000-\$150,000 (3)	Under \$100,000 (4)
\$150,001-\$200,000 (4)	\$100,000-\$125,000 (6)
\$200,001- \$250,000 (4)	\$125,001-\$150,000 (1)
\$250,001+ (3)	\$150,001-\$175,000 (2)
	\$175,001-\$200,000 (1)
<i>Optometry – Student Loan Indebtedness</i>	<i>Optometry – Starting Salary</i>
\$0-\$50,000 (1)	Under \$100,000 (25)
\$50,001-\$100,000 (4)	\$100,000-\$125,000 (2)
\$100,001-\$150,000 (17)	No response (2)
\$150,001-\$200,000 (4)	
\$200,001-\$250,000 (2)	
No response (1)	
<i>Veterinary Medicine – Student Loan Indebtedness</i>	<i>Veterinary Medicine – Starting Salary</i>
\$0-\$50,000 (1)	\$0-\$50,000 (9)
\$50,001-\$75,000 (2)	\$50,001-\$75,000 (10)
\$75,001-\$100,000 (4)	No response (1)
\$100,001-\$150,000 (10)	
\$150,001-\$200,000 (2)	
\$200,001-\$250,000 (1)	

*was income adequate to cover debt?

Dentistry 11/14 income adequate to cover student loan debt = 79%

Optometry 24/29 income adequate to cover student loan debt = 83%

Vet Med 11/20 income adequate to cover student loan debt = 55%

Have graduates been able to tap into other loan forgiveness programs since graduation?

Seven of the sixty-three graduates applied for other loan forgiveness options since graduation, around 11%. Three were in veterinary medicine and four in dentistry. Five of the seven students received state reimbursement for school loans from ND. One received NHSC loan forgiveness and one received USDA loan forgiveness.

If a payback feature had been added to the application for PSEP, would the student still have applied?

Seventy one percent (45 of 63) said they would have still applied for the PSEP support if a “payback” feature had been a component of the application process. The forty-five were made up of 8 dentistry, 22 optometry and 15 veterinary medicine alumni. This was approximately 79% of the optometry, 79% of the veterinary medicine respondents, and 57% of the dentistry respondents stating that they would have still applied for PSEP if a payback was added to the application.

Additional comments supplied by respondents

For me, it was a huge help to get through four very grueling and expensive years of training. I knew I was coming back to ND and I think there should be a payback stipulation for those who use this program and do not return.
This program made a school like Creighton more affordable since we have no dental program in ND.
Fantastic opportunity
This is a great and much needed program. I do recommend that they require students to come back to practice is only fair to the ND tax payers.
I help direct a community health dental system in WI and would welcome sharing my thoughts with you if would like my additional feedback.
Thank you so much for the gift! It has truly made a difference in my life!
I would like to extend a huge 'thank you' to the ND Legislature. I am working as hard as I can to give back to ND both in dentistry and otherwise.
I truly appreciate the support received. My husband (also received PSEP support) were strongly considering staying in ND but ultimately are happy with our decision to move to a warmer climate.
It was a great program that tremendously eased some of the burden of professional school. It is amazing that the state offers it and I hope they continue to do so in the future.
I appreciated the help with expense of graduate school. It made the financial burden much less than it could have been. Thank you.
It was very good and encouraged me to pursue further education.
It was a huge help to me and I really appreciate it. I definitely think you should keep the program and I wouldn't have had a problem paying back all or part since I didn't return to ND (even though I had originally planned to) but a lower interest rate would be appreciated.
Great program
I would have not pursued a degree in optometry if I was not awarded the grant money by the state of ND. My family could not contribute to my education and I would not have wanted to go that far into debt. My planned student debt was \$80,000 but my final debt was \$109,000. Tuition went up each of the 4 years of my education.
I will always be grateful for the support that I received. The timing and economy factors did not work out for me when I graduated, but if I were a new grad today, I think I could have returned to ND and things would have been different.
I was/am very grateful for the award.
It was a great help to me. The support allowed me to fulfill my professional
I feel this program is a wonderful tool to encourage young professionals to pursue their dreams, despite the increasingly debilitating cost of higher education. The PSEP money I was gifted decreased my monthly student loan payment by \$350.00 over a 15 yr period, which allowed me to afford health insurance for myself upon graduating, which I otherwise may not been able to do.
I am very grateful for the \$50,000 WICHE scholarship that I received for optometry school. I am very proud and fond of my home state and if ND had an optometry school where I could teach at and had an expanded scope of practice so I could do minor eye procedures and certain laser procedures we would be back in ND.
ND has plenty of optometrists. I feel a stipulation to return to ND would be unnecessary.
While I would still have applied for PSEP if they required coming back to ND, I would have been very scared I would not be able to find a job because ND is saturated with optometrists right now. I think there should be some sort of clause for if you try to find a job with every effort but can't.
Now that I am working and have had to start paying back my student loan (on top of all other living expenses), I am thankful every day for the help I have received through ND. I think my monthly loan payment is a lot but it is only half of

what the rest of my classmates are paying! It also shows that ND supports higher education and bettering the youth of ND.
Thank you! Words cannot express my gratitude for this gift towards my education.
The only thing I want to say is THANK YOU. This program was a huge blessing when I was young, newly married and trying to get started in my life and career.
Keep up the program!! It is much appreciated!
Per phone call: Do not start a school in state of ND. Too many optometrists in ND. Too many schools and too many optometrists in U.S.
This program allowed me to attend school. I do not know if I would have pursued optometry if this program had not been in place to ease the loan burden of optometry school.
I greatly appreciate the support and opportunity. I plan to support ND in the future when my income to debt ratio improves.
Although I didn't return to ND to practice, I greatly appreciate the support from the PSEP. It has made a huge difference and will for years to come as I repay my loans. Decreased loan payments allow me more time and money to spend toward community, visiting family, etc. Thank you!
Great program for people like myself to relieve tuition expense and indebtedness. This program has made practice ownership attainable sooner than would be possible had I had to pay the difference.
It's wonderful! Thank you. I can't imagine not having it.
I really appreciate the PSEP and couldn't be here doing what I love in ND if had not been for the assistance they provided.
Honestly, feel though I still would have applied if I was required to come back to practice I would have been more likely to come back for the required amount of time and leave the state after I was done.
I think the state of ND has done a phenomenal job in getting veterinarians to ND and into the rural areas. My husband and I benefitted from both programs. We live in rural ND where we are now partners of a vet clinic and owners of a large ranch. We have placed are roots here and plan to stay for a lifetime. Thank you.
I think it is a wonderful program. Had I not qualified, and received support, my student loan debt would easily have doubled, and at that amount, it would have been extremely difficult to make ends meet. I'm grateful to my home state for providing the financial support.
I feel fortunate to have had the assistance available to attend professional schooling in IA. At the time I would have accepted and attended regardless of the assistance. Looking back, however, I am questioning the current cost of higher education that if that amount of debt is worthwhile. I do not regret my decision to become a veterinarian. I am deeply grateful to the state of ND for the money they provided for my education. I am proud to be from ND and I do think that continuing to support ND students in higher education is important and beneficial to the students and the state. Thank you.
The support was very much instrumental in my decision to attend K State college of Veterinary Medicine. If there was an easy way to connect students who received support with rural areas needing vets in ND, I think many my return.
This program was instrumental in my ability to attend veterinary school --since an instate school was not available to me. My student loans are still astronomical even with the support I received, so I'm not sure if I would be able to

**ND PROFESSIONAL STUDENT EXCHANGE PROGRAM (PSEP)
PROGRAM STUDY SURVEY**

1. In what field of study did you receive PSEP support payments?
 - a) Dentistry
 - b) Optometry
 - c) Veterinary Medicine
 1. Was your interest in large animal care or small animal care? _____

2. How many years did you receive support payments from the PSEP program? _____

3. Did you complete your professional program?
 - a) YES _____
 1. If YES, in what year did you complete your program? _____
 2. If YES, how old were you when you completed your program? _____
 3. If YES, in what year were you licensed? _____
 - b) NO _____

4. What school did you attend while receiving your PSEP support?

5. Was the school listed in #4 your first choice when applying to your professional program?
 - a) YES _____
 1. If YES, why did you select this school as your first choice? _____
 - _____
 - _____
 - b) NO _____
 1. If NO, why did you attend the school listed in #4? _____
 - _____
 - _____

6. Are you a graduate of a North Dakota High School? YES _____ NO _____

7. In what state are you currently living? _____

8. In what state are you currently practicing? _____

9. If you do not currently practice in North Dakota, have you ever practiced in North Dakota since graduating from your professional studies? If YES, where?

10. Are you practicing in the profession for which you received PSEP support?

a. YES _____

b. NO _____

If NO, please explain why?

11. In what profession are you currently working and what is your position and title?

a) Veterinary Medicine _____

Position and Title _____

b) Dentistry _____

Position and Title _____

c) Optometry _____

Position and Title _____

d) Other (please list occupation, position and title):

12. In your current profession, do you work in North Dakota?

a. YES _____

b. NO _____

IF NO, why?

- Personal choice _____
- Economics _____
- Could not find a practice opportunity in my profession _____
- Family _____
- Other, please explain

13. If you answered NO to question #12, what factors have prevented you from returning to practice in North Dakota? Would you consider practicing in North Dakota in the future if the opportunity is presented? Please explain.

14. As a new graduate, was your interest in working in a large metropolitan area, a rural community or in a small to medium size urban setting? Please explain.

15. As a new graduate, did you pursue a practice opportunity in North Dakota?

a. YES _____

Where? _____

Were you successful in obtaining a position in your selected area? _____

If you were not successful in obtaining a position in your selected area, why not?

b. NO _____

Why didn't you pursue a practice opportunity in North Dakota?

As a new graduate, what would it have taken to get you to practice in ND?

16. What was your approximate starting salary immediately following graduation? _____

17. What was your total undergraduate and graduate student loan debt upon graduation?

- a) \$0-\$50,000 _____
- b) \$50,001-\$75,000 _____
- c) \$75,001-\$100,000 _____
- d) \$100,001- \$150,000 _____
- e) \$150,001- \$200,000 _____
- f) \$200,001 - \$250,000 _____
- g) \$250,001+ _____

18. Do you feel your income was adequate to cover your student loan debt upon graduation in addition to your living expenses?

- a) YES _____
- b) NO _____

19. Are you, or have you, received any loan forgiveness since graduation?

- a. YES _____

What kind and from what agency (i.e. state, employer, association, etc...)?

- b. NO _____

20. If a "payback" feature had been added to your PSEP application wherein you would have had to pay back some/all of the support that was awarded to you by the *state if you did NOT return to ND to practice following graduation*, would you still have applied?

- a) YES _____
- b) NO _____

If NO, why?

21. Please provide us with any additional information regarding the Professional Student Exchange Program that you would like us to share with the North Dakota Legislature.

22. If you would like to provide updated contact information to our office so that we can keep you apprised of PSEP news, please complete the information below:

Name:

Current place of employment:

Address (if changed):

Phone:

Email address:

Thank you for your time. Please return this survey to:

ND University System
Financial Aid Office
1815 Schafer Street, Ste. 202
Bismarck, ND 58501
701-224-5707 – fax

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