



**United States Department of Agriculture
National Institute of Food and Agriculture**

**THE VETERINARY MEDICINE LOAN REPAYMENT
PROGRAM GUIDANCE MANUAL
MARCH 2021**

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I. PRIVACY ACT NOTIFICATION STATEMENT

A. GENERAL

Information provided by applicants in the Veterinary Medicine Loan Repayment Program (VMLRP) application form NIFA-01-10 is collected and handled in accordance with the Privacy Act of 1974 (Public Law 93-579), as amended.

B. STATUTORY AUTHORITY SECTION

The statutory authority for the VMLRP is the National Veterinary Medical Services Act, [7 U.S.C. 3151a](#), as amended.

C. PURPOSES AND USES

The purpose of the VMLRP is to attract, via educational loan repayment, veterinarians to provide food supply veterinary medical services in areas designated as veterinarian shortage situations and provide United States Department of Agriculture (USDA) with a pool of veterinary specialists to assist in the control and eradication of animal disease outbreaks. The information that applicants supply will be used to evaluate their eligibility, qualifications, and suitability for participating in the VMLRP. In addition, information from other sources will be considered (e.g., letters of recommendation and state licensing boards). An individual's contract, application, supporting documentation, related correspondence, and data are maintained in a system of records to be used within the USDA to monitor VMLRP-related activities. The information may also be disclosed outside of the Department, as permitted by the Privacy Act and Freedom of Information Act, to the Congress, National Archives, Government Accountability Office, and pursuant to court order and various routine uses described in the System of Record Notice (SORN) available at <http://www.gpo.gov/fdsys/pkg/FR-2010-12-13/pdf/2010-31205.pdf>.

D. EFFECTS OF NONDISCLOSURE OF DEMOGRAPHICS INFORMATION

Disclosure of the information sought in Section 6 of the [VMLRP Application Form NIFA 01-10](#) is voluntary and will not have an effect on NIFA's consideration of the application.

E. PAPERWORK REDUCTION ACT PUBLIC BURDEN STATEMENT

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a current OMB control number. The current OMB control number for information collected in association with the VMLRP application and award monitoring processes is [0524-0050](#).

F. NON-DISCRIMINATION POLICY STATEMENT

In accordance with Federal civil rights law and USDA civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or

USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at [How to File a Program Discrimination Complaint](#) and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov.

USDA is an equal opportunity provider, employer, and lender.

II. INTRODUCTION

A. GENERAL

The VMLRP is administered by the USDA, National Institute of Food and Agriculture (NIFA). The program's goal is to improve access to food supply veterinary medical services by providing qualified veterinarians an educational loan repayment of up to \$25,000 per year based on the amount of eligible debt incurred by the applicant to finance their veterinary medical education (VME) that led to a conferred degree of Doctor of Veterinary Medicine (DVM) or Veterinary Medical Doctor (VMD) at their time of contract. The VMLRP loan repayment amount may vary based on the applicant's eligible VME debt, as determined by NIFA. To be eligible, the minimum amount of VME debt is \$15,000. All new contracts require 3 years of service. Renewal contracts may be for a term of one (1) to three (3) years depending on remaining amount of eligible VME debt. A one-year contract of VME debt is \$15,000-\$25,000, a two-year contract of VME debt is \$25,001-\$50,000, and three-year contract of VME debt is \$50,001 and above. Loan repayment schedules are based on the amount of eligible debt on the day the contract begins. All payments are made on a quarterly basis and are made directly to the loan servicing agent. Note that the participant will receive the maximum of \$25,000 per year only if their starting qualifying debt is equal to or greater than \$75,000.

In exchange for loan repayment, participants enter a contract with NIFA to provide veterinary services in a designated veterinarian shortage situation. [NIFA Form 05-10 VMLRP Contract](#) includes the VMLRP Shortage ID for the veterinarian shortage situation awarded, period of service, signatures of the Secretary and participant, and terms and conditions of the VMLRP. Terms and conditions state the obligation of the participant, breach of contract, reimbursement for failing to complete the service obligation, cancellation/suspension/waiver of obligation, transfers, and contract termination or renewal.

B. LOAN REPAYMENT PROCESS AND SERVICE VERIFICATION FORMS STEPS

Loan payments are disbursed each quarter for the work hours completed based on the information, descriptions, and activities within the participant's shortage nomination, as certified on the VMLRP Service Verification Form NIFA-09-10. The loan payments are only disbursed based on the executed hours even if circumstances occur without penalties or fines as described in Section V: Extended Leave or Absence Policy and Section IV: Suspension, Waiver, and Cancellation of this guidance document. Individual requests made for various circumstances are reviewed on a case-by-case basis by the VMLRP staff.

1. **End of Quarter.** The loan repayment process begins at the end of each quarter of contractual service (March 31, June 30, September 30 and December 31).
2. **Service Verification Form Sent to Employer.** Approximately 10 business days before the end of the first quarter, VMLRP emails the participant's employer or participant, if self-employed, each quarter's VMLRP [Service Verification forms \(NIFA-09-10\)](#) for the entire contract period. By completing and signing this form the employer certifies the participant is still employed by them and that the services the participant provided for the quarter are consistent with those described in the [Veterinarian Shortage Situation Nomination Form \(NIFA 2009-0001\)](#). An email reminder will be sent prior to the end of each quarter for the Service Verification Form to be submitted.
3. **Service Verification Form Completion and Submission.** The completed Service Verification Form is returned to VMLRP by email (preferred) at vmlrp@usda.gov with

the Subject: Service Verification/Participant Name or faxed to 1-844-332-8008 at the end of each quarter.

4. **Payment Issued to Lender.** VMLRP authorizes payment directly to the lender. Timing of automatic payments are specific to the financial institution and may be impacted by Federal fiscal processes (e.g., Federal shutdown, change in fiscal year, etc.), but in general, VMLRP will authorize payment directly to the lender within the first two weeks of the first month of the quarter following the service. A delay in receipt of the Service Verification Form may result in a delayed payment.
5. **Payment Posted to Loan Account.** VMLRP payment posts to participant's account. Again, the timeline for this varies by institution, but this typically occurs by the end of the scheduled month of your repayment schedule. Review the repayment schedule for the month and year of when payments will be posted for quarterly loan payments and annual tax payments. Participants do not need to submit a payment verification email confirming receipt of quarterly loan payments to the VMLRP. If the payment was not received by the following month of the repayment schedule, please notify the VMLRP staff at vmllrp@usda.gov with the Subject: Missing Quarterly Payment/Participant Name.
6. **Iterative process.** VMLRP processes the payment verification and the repayment cycle begins again.

III. PROGRAM REQUIREMENTS

A. VETERINARY LICENSES & EMPLOYMENT INFORMATION

The VMLRP participant is expected to have all licenses, accreditation, and employment in place by the start of the contract. A copy of the active license for the state of the shortage area should be emailed to vmlrp@usda.gov (Subject: Veterinary License/Participant Name) or faxed to: 1-844-332-8008, on an annual basis.

B. UPDATING CONTACT & LENDER INFORMATION

The participant and the participant's employer(s) must provide VMLRP with notification of any changes to their contact information (e.g., name, email, mailing address, telephone number) prior to the change occurring, if possible, or immediately after the change occurs. VMLRP frequently corresponds with participants and their employers regarding service and payment verification. Failure to maintain updated contact information could result in a delayed payment.

Additionally, it is the participant's responsibility to notify VMLRP as soon as they are made aware of a change in their lender. It is common for lenders to sell loans and for participants to experience at least one change in their lender during the service period. VMLRP must be notified of this change as soon as possible to avoid distribution of payments to lenders no longer holding a participant's account. All contact and lender information updates should be sent to vmlrp@usda.gov (Subject: Contact/Lender Information Change/Participant Name).

C. CHANGING SUPERVISORS OR EMPLOYERS

All changes in supervisors must be requested in writing by sending an email to vmlrp@usda.gov (Subject: Supervisor Change/Participant Name). If the supervisory change includes a new employer (e.g., practice) or employment type (i.e., becoming self-employed), the request must include the reason(s) for the change and explain how services provided will either remain the same or be improved (i.e., can offer more services or dedicate more time to the shortage situation) with the change. Changing supervisors or employers must remain within the designated veterinarian shortage situation and Type (I, II, III) of VMLRP service.

Requests involving a new employer or employment type will be reviewed by VMLRP staff to ensure that the proposed change will not negatively affect the services provided for the shortage situation. A participant should not change employers until the change is approved as this could result in a breach of contract. Upon approval of a supervisory change, the [Intent of Employment Form NIFA-07-10](#) must be filled out and submitted to vmlrp@usda.gov (Subject: Updated Intent of Employment form/Participant Name). This is to ensure the new supervisor is aware of the requirements of the program.

D. VETERINARY SHORTAGE SITUATIONS

The services to be provided and the location of the veterinarian shortage situation are described on the [Veterinarian Shortage Situation Nomination Form \(NIFA 2009-0001\)](#). All services must be provided within the geographical location described and to any animal commodity or species listed as "MUST cover" or to veterinary discipline described on page one (1) of the form. Services can be provided to any animal commodity or species listed as "MAY cover" when a participant is unable to fulfill their time commitment with the "MUST cover" species on page one (1) of the form.

E. ACCEPTABLE SERVICES & SPECIES SERVED

There is no general list of acceptable services. Each service will be based on each individual shortage nomination form as described by the State Animal Health Official (SAHO). Each nomination form can be found on the Veterinary Services Shortage Situations on our VMLRP webpage. The shortage nomination form dictates what the participant must fulfill in the designated shortage area. Each nomination form has the SAHO's contact information; the participant may contact the SAHO for further information regarding the shortage nomination for more specifics. The VMLRP does not notify any SAHO of any specific participant or award in the program. A SAHO only knows that an award was made to address a shortage situation area. A participant may contact the VMLRP staff at vmlrp@usda.gov for further clarification on acceptable or qualifying services within a shortage area.

“Must-Cover” species or species types are those animals a veterinarian must be prepared, willing, and committed to provide services for to mitigate the shortage situation. “May-Cover” species or species type are those animals a veterinarian may provide services for to meet the required percent full time equivalent (FTE). The FTE is the number of working hours that represents one full-time employee during a fixed time. For the VMLRP, this equates to a 40-hour work week. This recognizes that not all food animal species require the same level of services year-round and a veterinarian may need the flexibility to provide services to other species during the "off season" to meet their percent FTE. Only a minor percentage of time can be devoted to these “May-Cover” species.

F. SERVICE LOG

Participants shall maintain a log of veterinary services provided in the shortage situation area while under contract. The contract begins on January 1st of the following year of the participant's application date. For example, if a participant applied and was awarded in calendar year 2021, then the service will begin on January 1, 2022. This service log shall be kept for 1 year after the end date of the contract. If selected for a programmatic review, the service log must be presented in electronic format for review. A service log template can be requested via email to the vmlrp@usda.gov. General instructions are available on the VMLRP website at [VMLRP Guidance Document](#).

For [Types I and II](#) shortage situations, the service log must contain the following information: participant name and contract information; date of service; duration of service/appointment; windshield/drive time (if being counted for service hours); animal commodity or species served; estimated number of head serviced; name, county and zip code of client/farm receiving services; and a description of the services provided (see [Appendix B](#) for an example).

For [Type III](#) shortage situations, the service log must contain the following information: participant name and contract information, date of service/activity, duration of service/activity, and description of service/activity conducted including role of the VMLRP participant (see [Appendix C](#) for an example).

G. SERVICE & DRIVE TIME/WINDSHIELD TIME

The work time required of the participant to meet the obligation to the VMLRP is based on a 40-hour full time equivalent (FTE) work week, not the participant's work hours. At a minimum this is 80% FTE (32 hours per week) for Type I shortage situations, 30% FTE (12 hours per week) for Type II shortage situations and 49% FTE (19.6 hours per week) for Type III shortage situations. If more hours are expected, the percent FTE is listed in a separate box on the bottom of page one (1) of the shortage nomination forms.

The service logs are based on a quarterly average. For example, for a Type II shortage situation, the service agreement requires 30% FTE (12 hours per week); by the end of a 13-week quarter, 156 hours, must be completed to meet the service agreement. The service time achieved can vary week by week, such as 10 hours one week and 14 hours another week. However, at the completion of the quarter a total of 156 hours must be worked for the 30% FTE.

If needed, up to 25% of the FTE commitment for Types I and II shortages can be attributed to drive time/windshield time. Drive time/windshield time is the time it takes to travel to a client's home or farm to provide services. For example, if the FTE commitment is 30% (12 hours per week), then 3 hours of drive time/windshield time per week may be allocated towards your service time and by the end of each quarter no more than 39 hours of windshield time is allowed to be claimed. Drive time from the participant's residence to the primary place of business and back does not count as service time. If a participant is in a mobile practice and the residence is the "home-base" it is acceptable to count drive time from the home base to drive time/windshield time.

H. PROGRAMMATIC REVIEWS

All history of quarterly loan payments to eligible VME debt, proof of receipt of tax payments to the Internal Revenue Service (IRS), service verification forms, and service logs are subject to programmatic review. Each quarter VMLRP staff will randomly select a small sample of participants from each award year for a programmatic review. If selected for a programmatic review the participant must provide an electronic copy of the full service log up to date of the request within 7 business days. During any service programmatic review, the program reserves the right to request a full-service log, in which the program will randomly select quarters for review of each year of service under the service agreement.

In a programmatic review, VMLRP staff will compare the service log to the contract shortage situation description. VMLRP staff will contact the participant if there are any questions. Discrepancies between the shortage situation description and service log may indicate a breach in the service agreement and payments to lender(s) will be put on hold until the discrepancy can be resolved. If the discrepancy cannot be resolved, the payments will remain on hold and a plan will be developed for meeting service needs during the following quarter. If the service needs are met according to the plan, payments will be released. If discrepancies are found in the programmatic review, VMLRP reserves the right to conduct another full programmatic review from the original review to ensure the service agreement is being met. If the plan is not adhered to, the participant may be found in breach of the service agreement.

I. CLOSE-OUT REPORT

At the end of the contract period, the participant will be required to submit a close-out report. The format of the report will be provided to the participant at the beginning of their last service quarter by VMLRP staff. VMLRP will not release final payment until the completed close-out report is received and approved by the VMLRP staff.

J. PROGRAM FEEDBACK SURVEYS

All participants and their supervisors are asked to complete a feedback survey. Completion of the survey is voluntary, but strongly encouraged as the information provided will enable VMLRP to improve its processes and provide useful information on shortage situations to animal health officials. Participants receive the survey at the end of their first year of service while supervisors receive a survey at the end of

the participant's service obligation to allow for comments on the participant's impact while participating in the program.

IV. PAYMENTS AND TAXES

The following information is provided to VMLRP recipients about potential tax liability and Form 1099-G. This resource is meant to be informative in nature and is not intended to be a substitute for professional tax advice.

Both the loan and tax payments made on the VMLRP recipient's behalf are considered taxable income by the IRS. This income could increase federal taxes, and possibly state and local taxes, owed. VMLRP recipients are responsible for ensuring that respective federal, state, local, and any other taxes are paid properly and on time.

VMLRP will provide additional funds equal to 39% of the loan repayments to help compensate for the additional taxes that are incurred due to the award. Note that the 39% tax payments are made in addition to the loan repayment. For example, if the VMLRP is scheduled to repay \$75,000, the total VMLRP award will be \$104,250 (\$75,000 in loan repayment + \$29,250 in tax payments).

A payment equal to 39% of the sum of loan repayments made on VMLRP recipients' behalf within a calendar year will be sent to VMLRP recipients in November to offset the increased federal taxes that result from VMLRP income. This tax benefit is not tax-exempt and will be reported to the IRS along with loan payments.

VMLRP Loan and Tax Liability Payment Chart: Payment schedule that includes loan payments, tax liability payments, and estimated taxable income (1099G).

	1st Year of Payments	2nd Year of Payments	3rd Year of Payments	4th Year of Payments	Totals
January	\$0	\$6,250	\$6,250	\$6,250	
April	\$6,250	\$6,250	\$6,250	\$0	
July	\$6,250	\$6,250	\$6,250	\$0	
October	\$6,250	\$6,250	\$6,250	\$0	
Total Loan Payments	\$18,750	\$25,000	\$25,000	\$6,250	\$75,000
Tax Liability Payment of 39% of the Loan Payments Received the Year	\$7,312	\$9,750	\$9,750	\$2,438	\$29,250
1099G Taxable Income for this Year <i>(Total Loan Payments + Tax Liability Payment)</i>	\$26,062	\$34,750	\$34,750	\$8,688	Grand Total of Award = \$104,250

A. QUARTERLY LOAN PAYMENT

When a VMLRP payment is sent to a participant's lender, it is the participant's responsibility to obtain a statement from the lender showing the VMLRP payment date and amount as well as the resulting account balance. A printout of this information from the lender's website is acceptable if they show the participant's name or account number, VMLRP payment date and amount, and the resulting balance. At any time NIFA may ask a participant to provide a loan payment history showing that all payments made on the participant's behalf were used to pay the eligible approved loan. Failure to provide this information could result in delays to the VMLRP repayment schedule and/or dismissal from the program.

It is also the participant's responsibility to keep loan accounts in good standing during participation in the VMLRP, including the need to make any loan payments required by the lender prior to the first VMLRP payment or in the months between VMLRP payments. NIFA is not responsible for any late fees or penalties incurred on recipients' loan accounts. Participants should contact lenders directly to discuss how payments can be allocated. NIFA is a third party that pays directly to the lending institution. A participant can disburse the funds from the VMLRP towards VME loans by notifying the lending institution prior to the first payment in April to either disburse a specified percentage or amount that will be allocated towards each or all VME loans. VMLRP funds must ***only*** be allocated to the payment of VME loans. It is the participant's responsibility to ensure that the payment is only disbursed to VME loan(s). Contact vmlrp@usda.gov for assistance if there are any issues with this requirement.

The VMLRP was established to pay veterinarians' student loan debts for services rendered to designated shortage situation areas. There are situations that occur during a participant's contract period that may allow changes to your repayment schedule. If needed, contact vmlrp@usda.gov (Subject: Request Change to VMLRP Repayment Schedule/Participant Name) to discuss possible changes.

Interest accrued on a VME loan debt does count towards the VMLRP. Interest accrued while participating in the program does not count towards the VMLRP, as this is classified as new VME loan debt; it can be applied if an applicant chooses to renew and reapply after their contract has been completed. The total awarded amount and payment schedule for each applicant is determined by the VME loan debt in the year you applied.

An example of a repayment schedule is provided in [Appendix D](#).

For further information on annual tax payments, please refer to [Section D. Making a Tax Payment with EFTPS®](#) below.

B. TAX FORM 1099G

[Tax Form 1099G](#) is a form sent by a local, state, or federal government to report certain governmental payments. The 1099G form is a document that supports a VMLRP recipient's taxable income claim.

When the 1099G form is received, it is best to review the form as soon as possible to determine if there are any discrepancies. If there is a delay or a missing loan and/or tax liability payment, this will change what is reported to the IRS, which will change the total on the participant's 1099G form for that calendar year. If the 1099G is in error, please contact VMLRP staff at VMLRP@usda.gov to request an audit of the 1099G document.

To ensure timely correspondence, the participant should ensure that their contact information is accurate and up to date. If there is any error in name or address on the 1099G form, please contact the 1099 Help Desk at 800-421-0323 or by email at 1099helpdesk@usda.gov. Also, please inform the VMLRP staff via email at vmlrp@usda.gov.

C. NFC AND THE 1099G

The USDA National Finance Center (NFC) will mail a 1099G form to VMLRP recipients between January and March in the calendar year following the receipt of VMLRP benefits received. Should a 1099G not be received, please contact the 1099 Help Desk by phone at 800-421-0323 or email at 1099helpdesk@usda.gov.

NIFA will not make state or local tax payments, nor will NIFA pay any additional VMLRP related federal taxes you may owe beyond the 39% tax payments described earlier.

D. MAKING A TAX PAYMENT WITH EFTPS®

Tax payments are reported in the Electronic Federal Tax Payment System (EFTPS®) as an “estimated tax payment” since taxes have been withheld from the loan repayment money during the calendar year. When a payment is received, the VMLRP recipient must make a payment via the IRS EFTPS® for the exact same amount.

The EFTPS® is a web-based service provided by the U.S. Department of Treasury and is a secure method for sending payments to the IRS. To make estimated tax payments online, first establish an account by enrolling with the IRS at the [EFTPS® website](#). If this is your first time enrolling in EFTPS®, your information will need to be validated with the IRS. To enroll, click on the Enrollment at the top of this website and follow the steps. After this process is complete you will receive a personal identification number (PIN) via U.S. Mail in seven to ten days at your IRS address of record. After you receive your PIN, you will be able to complete the process to login into EFTPS®.

Prior to making a payment, VMLRP recipients are encouraged to consult with a tax accountant or other certified tax practitioner to ensure accuracy. After a payment is made, documentation must be forwarded to VMLRP staff via email to vmlrp@usda.gov to show that a payment was made for the same amount received from NIFA.

E. ELECTRONIC FUNDS TRANSFER

In accordance with 31 CFR Part 208, all federal payments must be made through electronic funds transfers (EFT). NIFA works with participants’ lenders to establish this transfer mechanism. In addition, participants must fill out the Automated Clearing House (ACH) form with their personal bank account information for NIFA to transfer the tax payment funds. All EFT forms must be completed prior to the start of the contract.

F. AUTOMATED CLEARING HOUSE (ACH) VENDOR/MISCELLANEOUS PAYMENT ENROLLMENT OMB NO. 1510-0056 FORM INSTRUCTIONS

This form must be typed and signed by the participant. The signature may be typed or signed electronically. Handwritten responses on any part of this form will not be accepted. Do not submit the instructions below as your official ACH form. Please submit [OMB No. 1510-0056 ACH](#)

[Vendor/Miscellaneous Payment Enrollment Form](#) to vmlrp@usda.gov.

If after two attempts of issuing electronic payments have failed, you must provide an image of a VOID check to vmlrp@usda.gov or email a document from the bank showing the bank account number and routing number. Please review the ACH form to ensure accuracy of banking information as this may impact the quarterly electronic payments being received timely. No mail will be accepted.

**ACH VENDOR/MISCELLANEOUS PAYMENT
ENROLLMENT FORM**

OMB No. 1510-0056

This form is used for Automated Clearing House (ACH) payments with an addendum record that contains payment-related information processed through the Vendor Express Program. Recipients of these payments should bring this information to the attention of their financial institution when presenting this form for completion. See reverse for additional instructions.

PRIVACY ACT STATEMENT	
The following information is provided to comply with the Privacy Act of 1974 (P.L. 93-579). All information collected on this form is required under the provisions of 31 U.S.C. 3322 and 31 CFR 210. This information will be used by the Treasury Department to transmit payment data, by electronic means to vendor's financial institution. Failure to provide the requested information may delay or prevent the receipt of payments through the Automated Clearing House Payment System.	

AGENCY INFORMATION		
FEDERAL PROGRAM AGENCY		
U.S. Department of Agriculture/National Institute of Food and Agriculture		
AGENCY IDENTIFIER:	AGENCY LOCATION CODE (ALC):	ACH FORMAT:
AG22	12402200	<input type="checkbox"/> CCD+ <input type="checkbox"/> CTX
ADDRESS:		
805 Pennsylvania Avenue		
Kansas City, Missouri 64105		
CONTACT PERSON NAME:		TELEPHONE NUMBER:
Andrea Douglas (vmlrp@usda.gov)		()
ADDITIONAL INFORMATION:		
For use under the Veterinary Medicine Loan Repayment Program		

AGENCY INFORMATION SECTION INSTRUCTIONS:

1. Agency Information section is for USDA Official Use Only. Please do not complete this section of the form as it is not required.

PAYEE/COMPANY INFORMATION	
NAME	SSN NO. OR TAXPAYER ID NO.
ADDRESS	
CONTACT PERSON NAME:	
TELEPHONE NUMBER:	
()	

PAYEE/COMPANY INFORMATION SECTION INSTRUCTIONS:

1. Instructions given for each line item on Payee/Company Information are from left to right and then down:
 - a. Name: Enter the full legal name of the participant.

- b. SSN No. Or Taxpayer ID No. : Enter the Social Security Number of the participant.
- c. Address: Full personal mailing address of the participant.
- d. Contact Person Name: Name of the participant.
- e. Telephone Number: Participant’s telephone number.

FINANCIAL INSTITUTION INFORMATION	
NAME: <div style="background-color: #e0e0ff; height: 20px; width: 100%;"></div>	
ADDRESS: <div style="background-color: #e0e0ff; height: 20px; width: 100%;"></div>	
ACH COORDINATOR NAME: Not Applicable-LEAVE BLANK	
TELEPHONE NUMBER: ()	
NINE-DIGIT ROUTING TRANSIT NUMBER: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
DEPOSITOR ACCOUNT TITLE: Not Applicable-LEAVE BLANK	
DEPOSITOR ACCOUNT NUMBER: <div style="background-color: #e0e0ff; height: 20px; width: 100%;"></div>	
LOCKBOX NUMBER: Not Applicable-LEAVE BLANK	
TYPE OF ACCOUNT: <input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS <input type="checkbox"/> LOCKBOX	
SIGNATURE AND TITLE OF AUTHORIZED OFFICIAL: (Could be the same as ACH Coordinator)	
TELEPHONE NUMBER: ()	

FINANCIAL INSTITUTION SECTION INSTRUCTIONS:

1. Instructions given for each line item on Financial Institution Information from left to right and then down:
 - a. Name: Enter the full legal name of your personal bank.
 - b. Address: Full mailing address of the participant’s personal bank
 - c. Telephone Number: Contact telephone number of your personal bank.
 - d. Nine-Digit Routing Transit Number: Personal bank account nine digit routing number.
 - e. Depositor Account Title: Not Applicable-LEAVE BLANK.
 - f. Depositor Account Number: Personal bank account number.
 - g. Lockbox Number: Not Applicable-LEAVE BLANK.
 - h. Type of Account: Select type of account from checking or savings. Lockbox is not applicable.
 - i. Signature and Title of Authorized Official: Signature of participant (typed or electronic; can not be blank).
 - j. Telephone Number: Telephone number of participant.

G. PAYOFF LOAN BALANCE PRIOR TO CONTRACT EXPIRATION

Participants are required to notify the VMLRP staff of their intent to pay off their VME loan balance prior to the expiration of their contract not less than 30 days before the payoff is completed. Participants who plan on paying off their VME loan balance are reviewed on a case-by-case basis by the VMLRP staff. All requests for payoff loan balance should be emailed to vmlrp@usda.gov (Subject: Payoff Balance/Participant Name).

V. EXTENDED LEAVE OR ABSENCE POLICY

All requests for leave should be emailed to vmlrp@usda.gov (Subject: Leave Request/Participant Name). Extended leave or absence requests require a 30-day processing period to render a decision.

A. FAMILY LEAVE

Participants are required to notify the VMLRP of their intent to take leave under the Family Medical Leave Act (FMLA) not less than 30 days before the leave is to begin or, in emergencies, as soon as is practicable. Requests are reviewed on a case-by-case basis by VMLRP staff to determine adjustments to the terms of the contract. The VMLRP may request medical certification or other relevant documentation for any family leave taken. The requested medical documentation must contain the following information on official/medical office letterhead: participant name, duration of leave, brief reason/details of inability to perform duties, signature of the physician and date.

Participants who plan to take additional leave or have a medical or personal emergency that will result in an absence longer than 12 weeks are required to request a suspension. Requests are reviewed on a case-by-case basis by VMLRP staff. If a suspension is approved, the participant's service commitment end date will be extended accordingly. See "Suspension" below.

B. LEAVE WITHOUT PAY

The VMLRP will not make loan repayments for periods when a participant is in Leave Without Pay (LWOP) status. LWOP is defined as a temporary non-pay status and absence from duty that, in most cases, is granted at the participant's request. If a participant is placed in LWOP status, they must notify the VMLRP as soon as possible by emailing vmlrp@usda.gov (Subject: LWOP/Participant Name). The financial agreement of payment obligation between the participant and lenders must be continued on the participant's behalf during LWOP. Any unpaid leave, even if covered under the FMLA, may result in a reduced quarterly payment if services were not met for a partial quarter. The reduced quarterly payment is prorated off the total hours served from the actual quarterly requirement.

C. ANNUAL LEAVE OR SICK LEAVE

The VMLRP contract must be executed to completion. Annual leave, sick leave, or holidays do not count towards the hourly commitment per quarter to the VMLRP contract. The VMLRP will not make loan repayments for periods of leave or holidays. The participant must complete the hours required per their service agreement.

VI. SUSPENSION, WAIVER, AND CANCELLATION

The VMLRP requires participants to fulfill their contract without excessive absences or significant interruptions in service. If in a paid status, participants are allowed up to 12 weeks of extended leave per service year for family or medical reasons without impact to the duration of their service agreement; however, there are some circumstances which will prevent a participant from adhering to this requirement. In these cases, VMLRP may suspend (i.e., put “on hold”), waive, or cancel the VMLRP service obligation. All suspension, waiver, and cancellation requests should be emailed to vmlrp@usda.gov (Subject: Suspension, waiver, and cancellation/Participant Name). Suspension, waiver, and cancellation requests require a 30-day processing period to render a decision.

A. SUSPENSION

A suspension of the VMLRP commitment may be granted if compliance with the commitment is temporarily impossible or would involve an extreme hardship such that enforcement of the commitment would be unconscionable. Periods of approved suspension of service will extend the participant’s service commitment end date by 3-month intervals. The major categories of suspension are set forth below.

1. LEAVE OF ABSENCE FOR MEDICAL REASONS

A suspension may be granted for up to one year if the participant provides independent medical documentation of a physical or mental health disability, or for personal circumstances, including a terminal illness of an immediate family member (e.g., child or spouse, including same-sex spouse regardless of where the couple lives), which result in the participant’s temporary inability to meet the VMLRP service obligation.

2. MATERNITY

/PATERNITY/ADOPTION LEAVE

If the participant’s maternity/paternity/adoption leave will exceed 12 weeks of paid leave, or unpaid leave of any duration, during any year of obligated service, a suspension may be granted by the VMLRP based on documented medical need.

3. CALL TO ACTIVE DUTY IN THE ARMED FORCES

Participants who are military reservists and are called to active duty must submit a request for a VMLRP service suspension. The period of active military duty will not be credited towards the VMLRP service obligation. Suspensions for active duty military assignment are granted for up to one year, beginning on the activation date described in the reservist’s call to active duty order. A copy of the order must be provided to the VMLRP with the request for a suspension. In the event that the VMLRP participant’s period of active duty with the Armed Forces is extended beyond the approved suspension period, the participant must contact the VMLRP for guidance on how to request an extension of the suspension period via email to vmlrp@usda.gov.

B. WAIVER

A waiver permanently relieves the participant of all or part of the VMLRP service commitment. A waiver may be granted only if the participant demonstrates that compliance with their service commitment is permanently impossible or would involve extreme hardship such that enforcement of the

commitment would be unconscionable. A waiver request must be submitted via email to vmlrp@usda.gov (Subject: Waiver Request/Participant Name) and include the reason(s) the waiver is being sought. VMLRP staff will review the request and contact the participant if any additional documentation is needed to complete the waiver e.g., medical documents, etc. Waivers are not routinely granted and require clear demonstration of compelling circumstances. Requests are reviewed on a case-by-case basis by VMLRP staff.

C. CANCELLATION

Any service or payment obligation incurred by the participant under this contract will be canceled upon the participant's death. No liability will be transferred to the participant's heirs or employers.

Cancellations may be granted if the reason for the request is (i) due to a spouse's military deployment, (ii) if compliance with the commitment by the participant is temporarily impossible, or (iii) would involve extreme hardship such that enforcement of the commitment would be unconscionable.

D. TRANSFERS

A transfer from one VMLRP designated shortage situation to another will not be authorized.

E. CONTRACT TERMINATION

Once the contract period begins, based on the terms of their VMLRP contract, the VMLRP participant is expected to begin providing services to the shortage situation awarded. The Secretary may terminate a VMLRP contract if the participant submits a written request to terminate the contract no more than thirty (30) days after initial execution of the contract. An official execution of the contract is when both parties, the Secretary and participant, have signed the contract. The participant's written request should be submitted to vmlrp@usda.gov (Subject: Contract Termination Request/Participant Name).

Early termination of a service obligation will not be considered a breach of contract in cases where such termination is beyond the control of the award recipient. For instance, a state may determine that funding for a Type-III position (Public Practice) is no longer available. However, an award recipient who voluntarily terminates his/her veterinary service, for reasons not determined by NIFA to be sufficiently compelling to dissolve the VMLRP agreement, is in breach of the VMLRP contract.

F. CONTINUOUS RENEWAL OF COMPETITIVE AWARD

Award recipients who continue to meet the eligibility requirements for the program and have remaining qualifying debt are eligible to apply for a competitive renewal in their current shortage area during the final year of the contract or the year after the participant's contract expires. Award recipients have a two-year window to apply as a renewal. A participant may apply to remain in their current shortage area, even if it is not shown on the shortage map for the year in which they apply for a renewal award.

Renewal awards can be for one, two, or three years depending on the amount of eligible VME debt. Renewal applications are reviewed based on the same criteria as the original application, plus review of progress during the contract. Additional information on renewal applications can be found in the [Request for Applications](#). Please remember that this is a competitive award process and continued funding is not guaranteed.

APPENDIX A: VMLRP FORMS & IMPORTANT INFORMATION

Form Number	Name	Description	Webpage Location
N/A	Tax Form 1099-G	USDA NFC will mail a 1099G form to VMLRP recipients with the estimated taxable income received.	Financial Help Desk
N/A	Service Log	This is a documentation of veterinary services provided in the shortage situation area while under contract.	Service Log
NIFA Form 01-10	Applicant Information Form	This form collects relevant identifying, contact, and employment information from the applicant. This form is not used after receipt of the VMLRP award.	Application Information Form
NIFA Form 05-10	Contract	Terms and conditions of the VMLRP service agreement.	Sample Contract
NIFA Form 07-10	Intent of Employment	This form designates where the applicant intends to work in a designated shortage situation.	Intent of Employment
NIFA Form 09-10	Service Verification	Verified services are certified quarterly by the supervisor or self-certifying (ownership) and submitted to VMLRP.	Email VMLRP Staff at vmlrp@usda.gov for a copy.
NIFA Form 2009-0001	Shortage Situation Nomination	Shortage areas that the Secretary determines have a shortage of veterinary services	Veterinary Services Shortage Situations Map
OMB NO. 1510-0056	Automated Clearing House (ACH) Vendor/Miscellaneous Payment Enrollment	This is used to process annual tax liability payments.	Email VMLRP Staff at vmlrp@usda.gov for a copy.

APPENDIX B: SERVICE LOG EXAMPLE SHORTAGE TYPES I OR II

Applicant's Name:	FIRST LAST	Shortage Situation ID:	MO200					
		%FTE:	40%					
Contract Period(s) From:	January 1, 2020							
Contract Period(s) To:	December 31, 2022							
Veterinary Clinic Address (Starting Location):	1234 Beacon Lane Kansas City, MO 64141							
		Total Service Hours	13.5			Total Drive Time	13.5	
SERVICE DATE	DESCRIPTION OF SERVICE PROVIDED	SPECIES SERVED ¹	ESTIMATED # OF HEAD SERVICED	SERVICE/APPOINTMENT DURATION (h)	CLIENT/FARM SERVICED LOCATION			DRIVE TIME ^{1,2} (h)
					NAME	ZIP	COUNTY ¹	
Quarter 1								
EX. 2/5/2020	pregnancy check	DC	75	2	Clause Farms	91773	Santa	*
EX. 2/6/2020	dystocia	Dairy	1	1	M & M Dairy	91786	Shore	0.75
EX. 3/6/2020	vaccinations	GO	100	1.5	M'Goats	91750	Main	*
EX. 3/6/2020	Preparation for Virtual 4-H presentation at Clover 4-H	Dairy Cattle, Goat	N/A	1.5	Clover 4-H	91773	Santa	0
EX. 3/7/2020	Virtual 4-H presentation on Common Diseases & Prevention	Dairy Cattle, Goat	N/A	1	Clover 4-H	91773	Santa	0
Quarter 2								
EX. 4/5/2020	pregnancy check	Beef	75	2	Hoof N' It	91773	Santa	*
EX. 4/6/2020	dystocia	Dairy	1	1	LM Dairy	91786	Shore	0.75
EX. 4/6/2020	vaccinations	Sheep	100	1.5	Sheepish Farms	91750	Main	*
EX. 4/6/2020	Producer Meeting Preparation & Presentation to Advertise Clinic Services	Beef	N/A	2	Beef Association	91773	Santa	0
¹ A key can be provided see example key, any exceptions must be annotated								
² Drive time should be reported in hours or fraction of hours to nearest quarter from starting location to call. If service provided at a veterinary clinic (place of employment) put 0.								
*,# see key for times								
Type I or II Example KEY Type III +								

APPENDIX C: SERVICE LOG EXAMPLE SHORTAGE TYPE III

Applicant's Name:	FIRST LAST	Shortage Situation ID:	MO200
		%FTE:	50%
Contract Period(s) From:	January 1, 2020		
Contract Period(s) To:	December 31, 2022		
	Total Time	6	
DATE	DESCRIPTION OF SERVICE PROVIDED	TIME (h)	
Quarter 1			
EX. 2/5/2020	Performed histologic examination of submissions from cattle, goats, and pigs and write up pathology reports. Mentored student on survey assessing rabies risk factors in farmed deer.	3.5	
EX. 2/6/2020	Attended High throughput test development meeting	1.5	
Quarter 2			
EX. 4/5/2020	Led VDL monthly section meeting	1	

APPENDIX D: REPAYMENT SCHEDULE

Veterinary Medicine Loan Repayment Program Loan Repayment Schedule

Award Recipient: VMLRP Awardee Name

Award ID: ID Number

Agreement Period: January 1, 2019 to December 31, 2021

#	Loan Type	Lending Institution/Servicing Agent	Balance*
1	Direct Stafford	Nelnet/US Dept of Ed	\$91,510
2			\$0
3			\$0
4			\$0
Total DVM Debt:			\$91,510

Quarter/Scheduled Payment Date**	Loan 1 Nelnet/US Dept of Ed	Loan 2	Loan 3	Loan 4	Total Quarterly Loan Amount	Federal Tax Amount***
Quarter 1 April 2019	\$6,250	\$0	\$0	\$0	\$6,250	
Quarter 2 July 2019	\$6,250	\$0	\$0	\$0	\$6,250	
Quarter 3 October 2019	\$6,250	\$0	\$0	\$0	\$6,250	\$7,313
Quarter 4 January 2020	\$6,250	\$0	\$0	\$0	\$6,250	
Quarter 5 April 2020	\$6,250	\$0	\$0	\$0	\$6,250	
Quarter 6 July 2020	\$6,250	\$0	\$0	\$0	\$6,250	
Quarter 7 October 2020	\$6,250	\$0	\$0	\$0	\$6,250	\$9,750
Quarter 8 January 2021	\$6,250	\$0	\$0	\$0	\$6,250	
Quarter 9 April 2021	\$6,250	\$0	\$0	\$0	\$6,250	
Quarter 10 July 2021	\$6,250	\$0	\$0	\$0	\$6,250	
Quarter 11 October 2021	\$6,250	\$0	\$0	\$0	\$6,250	\$9,750
Quarter 12 January 2022	\$6,250	\$0	\$0	\$0	\$6,250	\$2,438
Total Amount Paid by VMLRP	\$75,000	\$0	\$0	\$0	\$75,000	\$29,251

* The amount of your quarterly VMLRP payments is based on the information provided during your initial application and does not include any debt incurred outside of your veterinarian medicine education.

** Your VMLRP payments will be issued on a quarterly schedule upon receipt of verification of your service for the completed quarter and the previous VMLRP payment. Information on the verification process is available on the VMLRP website.

*** You will receive a 1099-G Form after the end of the calendar year with additional information on how your VMLRP award impacts your taxes.