

**The Business of Being a Veterinary Technician:
Career Options Personal Care, and Finances for Veterinary Technicians
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Most of us got into this profession to work with and help animals and I'm no exception, but in order to make this career work for me I didn't simply accept what was offered to me by the first animal hospital that gave me a job offer. Hopefully this presentation will provide you with some tips to improve your own career path, mental health, and of course finances.

I'm an RVT in Ohio and North Carolina and an LVT in South Carolina where I currently work for Nutramax Laboratories. I worked in various animal hospitals with dogs, cats, and exotics for about 13 years before transitioning full time into the veterinary industry world. I have also written for various online animal and veterinary publications for over a decade and travel around the country giving presentations to vet tech students and credentialed vet techs for continuing education credits. I've found that my passion is mentoring and educating other technicians on how we can best help our clients and patients. Over the years I've spoken with a lot of vet tech students, credentialed vet techs, veterinary assistants, and others about their concerns with this career and the biggest thing that always comes up is pay. People don't want to be vet techs because it doesn't "pay enough" or they leave the field because it doesn't "pay enough." Well, I'm tired of hearing this because it just simply isn't true, and I'll show you why.

Aside from my veterinary technology degree and experience, I'm finishing up my business degree and have personal experience running a home business for my husband as well as my own side job. I handle all our household finances and strangely have an odd interest in budgeting and paying off debts. It's rewarding. I don't depend on my husband's job which is good because he was out of work for over 7 months this year. You can have a career as a veterinary technician (you just might have to get a little creative), but you have to know how to take care of yourself first.

Let's begin by reviewing just who we are. We are humans, we have feelings, we are not indestructible. But we are also college educated, credentialed professionals that want to utilize our brain power. We are RVTs, LVTs, CVTs, LVMTs, and if you're talking about outside of the US then we're even RVNs. Some of us have associate's and others have bachelor's degrees. We can be specialized in a variety of disciplines and earn additional certifications in an endless number of interests from Fear Free to lab animal to rehabilitation and pain. We wear many hats. Some of us are phlebotomists, work in research, are educators, sell pharmaceuticals, are consultants, dog trainers, respond to pet poison calls, monitor anesthesia, clean teeth, work in non-profits and shelter medicine, and so much more. What other degree offers so many career options? About 75% of us work in animal hospitals of some sort but the other roughly 25%, according to the NAVTA 2016 Demographic survey, work outside of the clinic setting. I would argue these numbers aren't completely accurate since it depended on member of NAVTA but it paints a good picture for us to study and remember. There is a plethora of job options for vet techs that don't involve working in a hospital, so why do techs leave the profession when they want a change? Why don't they migrate to a non-clinical position and continue to help animals in a different way? Why do they instead go into human medicine, bar tend, or do something else completely unrelated to veterinary medicine? Is it because they don't know their options?

Let's look at what kind of career you want first. I specifically say "career" and not just "job". If this is just a job to you then I don't think you're going to get what you want out of this talk. A job is just to earn money and you may switch from the veterinary world to retail or something else at any time. A career is a job too, but it is also a long-term venture that you are committed to. You may move from hospital to hospital or to teaching at a vet tech college or to pharmaceutical sales, but it is still the veterinary industry and all of these changes are connected to your chosen profession. You make a career out of working in veterinary medicine.

So why are you in this profession? What do you enjoy doing? Do those things! What don't you enjoy doing? Let's be real - you may need to do some things you don't like so that you can do what you do like. Or you may have to do more than you expected you'd have to do or want to do. Otherwise, you need to alter your expectations in life. We aren't all going to own yachts and fly on private jets as veterinary technicians. Be realistic. If you are choosing veterinary medicine, you may not have the same lifestyle as Beyonce but that doesn't mean you need to eat ramen noodles your whole life either. If you're not happy in your position, then why don't you make a change?

Even within the clinical setting there are so many different options. Fear Free clinics, corporate practices, mom and pop old school practices, multi-doctor, single doctor, cat only, etc. Not every clinic is like the clinic you currently work in. But if you need a bigger change, industry positions can include pet poison hotlines, medical device manufacturers, food companies, pharmaceuticals, distributors, and more. Many companies you utilize in your hospital employ vet techs. It's amazing how many different types of jobs we are qualified for as vet techs. Sometimes you need a bachelor's degree, other times you don't. You are the ones who work with your product manufacturers, purchase products, get equipment fixed and installed – ask them about their careers. I was surprised to find that I spoke to credentialed vet techs the majority of the time when I called a vaccine company, needed to repair a therapy laser, or had inventory control units installed.

So, you know what jobs are out there. Now how do you know which one is right for you? You need to figure out what you need and want from a career. Do you want weekends and holidays off? Do you like working days or nights? Does it matter to you if you are working outside in inclement weather or do you need to work from home to raise your kids? Can you perform physical labor, or do you have restrictions? Do you need health insurance or does your spouse have it for you? Do you like paid time off? Do you want to work with monkeys, birds, rats, dogs, horses, or something else? These are all things to consider but you have options!

Once you've figured out what kind of career you want or need then figure out what you can't live without in your personal life. We talk a lot about work-life balance, but what does that really mean? We want a career we don't hate, that meets our wants and needs, but also allows us to have the lifestyle we want. If you want to own your own home with a yard to have 13 three-legged dogs run around outside then you can do that, but you need to plan for it. Do you need a car, or do you live and work somewhere with good public transportation? Do you want to live in the city, suburbs, or country? Do you want to be able to go on a vacation or at least take time off to relax at home? We all have different must-haves. My must-haves are going to be different than yours. Some people could care less about traveling and what they eat and would rather spend money buying new clothes. The point is, you

need to write down what YOU want in life. When you think about someone who is successful and happy what do you picture? It doesn't have to be what someone else wants because that won't make you happy, it'll just make other people "think" you're happy and that's not what we're aiming for. It's not about stuff, it's about happiness.

Now that we know what we want to do to make money and what kind of personal life we want with that money, let's talk about pay. Per the NAVTA 2016 demographic survey, it looks like the majority of credentialed vet techs are making between \$15-30/hr. Now you have to remember this includes ALL the career paths of a vet tech and is based on who took the survey. If one tech that makes \$50/hr in sales or a tech that's been doing this for 20 years and has increased their salary over that time took this survey, it's going to skew the results a bit for the majority of techs since most have been in the industry for less than 10 years. But it still gives us an idea of our career and how we are paid. Does this match up to what you're earning?

You know what you want to do, you know what you need and want in life, and you know what most vet techs make. With all those factors combined, how do you make it work for you? If you're not looking to change jobs, then overtime might be one option. But don't worry, this isn't your only option even if you may feel like it is! We are already often overworked, underpaid, and burned out so if that's the case for you, DO NOT DO OVERTIME. It will only make matters worse. I know money may seem like the most important thing in the world but it's not. Your health (both physical and mental) and happiness are more important than money. If you can't handle working any more hours, then don't do it! There are other options. Consider a side hustle! A side hustle is like the side dish at Thanksgiving. Sure, the turkey may be the main focus, but the side dishes make it a meal. Use your side hustle to complement your main job. And ideally a side hustle should be something related to the veterinary world to make you stand out, but it doesn't have to be. I've sold Avon, pet sat, currently do freelance writing and speaking, and worked odd jobs including sealing a driveway. Find out what else you like to do and where you can earn some money doing it. I have plenty of friends who make crafts and sell them to coworkers, at craft shows, on Etsy, and other places too, so if you're artistic maybe you have some options you haven't explored yet. If you've got some debts to pay off like student loans or credit card debt (we've all been there) then a side hustle is a good way to get those off your plate. And I'm speaking from experience.

Another option that isn't explored nearly as often is to talk to your boss about your wages. Make a case for yourself if you think you are underpaid. Does your clinic value credentialed vet techs? If not, find somewhere that does. Don't be afraid to switch clinics and ask for what you need and are worth. We will never increase the wages of our profession if we don't demand more. Knowing what you need to live where you work is important. If I lived in San Diego instead of the Charlotte area, I would need to make over 52% more than I currently make in order to maintain the same standard of living that I currently have. My money wouldn't go nearly as far in California as it does in the Carolinas. You need to know if what you're asking for is going to be a reasonable request where you plan to live and work.

I also like to look at the national averages. They make me feel a little better about my salary as a vet tech. Since I'm a woman and the majority of vet techs are also female, let's look at the women's averages as an example. Women currently average just under \$44,000 a year before taxes. \$43,836 to

be precise. But if you make \$21/hr as a vet tech you're practically making the national average! Now in some cities this may seem unattainable, but I would hope if that's the case your cost of living is also lower. \$43,680 in Charlotte is equivalent to \$66,534 in San Diego due to the cost of living. That's about \$32/hr. A pretty nice sum as a vet tech if I'd say so myself! My point is this - our profession isn't as low-paying compared to other professions as people commonly like to believe. Do we deserve more money? Sure! But if we can't stop the narrative that this is a low paying profession then it will never change. Don't just accept a low wage when you know it isn't fair just because "this is a low paying field." We make more than a lot of other professions with more advanced degrees. Many teachers, librarians, paramedics, and more. This is the profession we chose, and it is a great one. There ARE places out there that will pay you what you need to have the life you want but we won't be rich. Vets feel the same way if they compare their jobs to human doctors. Vets aren't making millions either, especially when you take their student loans into consideration (about \$150,000 – that's a house mortgage!). The debt-to-income ratio is sometimes far worse than it is for us.

So, let's get back to what if you want to ask for more money where you already work? State the facts. Maybe use Payscale.com. Educate your boss on fully utilizing you as a credentialed vet tech and be prepared to give examples of things you could be doing that you aren't. Statistics show credentialed techs increase vet income by \$93,311 or \$44.86/hr (show them the AVMA report on veterinary practice business measures. 2009 ed. Schaumburg, Ill: AVMA, 2009). If you aren't being fully utilized, then the practice is losing money. Speak to them from a business perspective. Show your unique value to the clinic or offer some new value. Can you manage social media/website? Do you do the scheduling or inventory/ordering? Find your niche with extra training (exotics, dentistry, nutrition, behavior, etc.) and offer vet tech appointments.

Now let's look at your money. We often forget about the job perks and benefits we get from our employers. These really add up and should not be disregarded. One of the biggest perks I miss now that I no longer work at an animal hospital is the employee discount. When I take my pet to the vet I pay what your other clients pay. How many times have we been hypocrites and looked at the bill we are about to hand to our clients and thought "Wow, that's expensive!" yet here we are complaining about how we deserve to be paid more. Well, now I'm on the other side of that scenario but still a vet tech and I don't get that awesome discount and variety of free services that we just won't tell management about (you know what I mean--that free fecal float or ear cytology you ran on your own dog or that free physical exam doc did on your pet). There's value in all of that. One of the perks of working at an animal hospital is that you can afford to take proper care of your pets or at least get discounts on services and products to be able to adopt every broken animal that walks through the door. Otherwise, you pay for heartworm, flea and tick preventative at full price! Dental cleanings at full price. ACL repair and more. That's a huge benefit of working at an animal hospital and we often forget it or don't think it is that valuable, but it is if our pets are part of what we want and need in life. Do you get CE reimbursement? Use it as a vacation! Maximize what you get from your employer.

Budget is the next big step. Simple, free budget spreadsheets and calculators are available online, but if you don't use them and stick to them they won't help. Do you have a personal budget? The one I use is very detailed and I like to do one of these yearly to give myself an idea of where I'm at and what I spend on things. I often end up finding things I can cut costs on or change my insurance plans,

memberships, how many streaming services I have, etc. because I don't realize how much I'm paying until I put it all in a spreadsheet. This is just part of the budget and includes the income and savings portions. You may have personal items that someone else doesn't have so customize your own budget to include everything you earn or spend money on. Then the rest of your budget should list all your expenses. The goal is to break even with income and spending of course so that you know you aren't spending more than you make and all your money is accounted for. This means money is going into savings, paying all your bills, and that you've figured out how much "splurge money" you have. The first time you make one of these it will take a little time, but it will really help you manage your money better. Some people put cash in envelopes for each category of expenses, others can manage it using their debit card and by saving receipts and others still may use a credit card for all purchases and then pay that off each month. The last option should NEVER be used though if you cannot trust yourself to pay off the card every month. Credit card perks, points, and miles are great ways to get free cash back and travel (trust me, that's the main way I can travel so much!), but they are not for everyone. If you can't trust yourself, try the envelope method. Once you run out of cash, you're out of money! There are also several different apps that people like to use to do these budgets and organize their money, so look into some of them to see what suits you. I'm not a financial advisor but obviously knowing what you make and what you spend are keys to managing your money.

Don't forget about retirement. If you aren't already planning for your future, then start now. Most people in their 20s that I talk to do not have retirement funds established yet. If your employer offers a 401k or IRA, then sign up for it! If they match a certain amount of money you put in, then make sure you are at least getting that match. This is free money from your employer and you won't miss the money you contribute because it is pre-tax. Then try and save a little each paycheck to establish an emergency fund. This will help you not get any further into debt and help with those unexpected costs that we all know life brings. Then pay off debts, either starting with the highest interest debt first to save the most money on interest expenses or the smallest balance so you can feel like you're making more progress. Managing your finances is very psychological and if you feel like you're paying off debts faster because they are small balances then you'll be more motivated to keep going. Finally, save money! We all have expenses that are outside of our regular expenditures. Yearly fees, perhaps a vacation, car repair, and more. Once everything is paid off then try and save 6 months of expenses. I know this seems daunting but just take it one step at a time. The key is to live within your means. Simply put, if you can't do that then you need to try and earn more, spend less, or do both.

Last but not least, do not forget to take care of your physical and mental health. We forget this. You can't pour from an empty cup. Go to the doctor. Get a massage (put it in your budget)! Invest in yourself and continue learning. Utilize your support system (friends, family, church). But don't bring your work home with you and stay out of other people's business!

In conclusion, you can make this career work for you. Find your niche, your why, and what motivates you. Make a budget and make your personal care a priority.

References available upon request.