

Creating a Budget & Calculating Debt: Financial Simulator Tool

The University of Minnesota financial simulator tool will assist you in creating a budget for a variety of real-life circumstances: internships, residency and entering practice.

While this budget program was developed with veterinary students in mind, it is also applicable to new and recent graduates who are concerned about their debt load and keeping their finances in order.

The tool was created by David Lee, DVM, MBA, Hospital Director at the University of Minnesota. It has been refined by Dr. Jim Wilson's editorial oversight, gained from answering questions about it at dozens of veterinary schools where it currently is in use.

The site allows you to print hard copies of the budgets you produce. It is a tool for students to use as they begin veterinary school and would like to determine what it will cost for each year so as to determine how much money they need to borrow. It also assists students who are planning their financial affairs as they prepare for life after graduation, an internship and/or a residency.

[Financial Simulator Tool](#)