I was recently visiting my son, now in his first year of college, and had a familiar conversation with another parent I’d just met, who told me his oldest son had recently graduated and wants to go to dental school. After I told him that I’m a dentist, his next question was the one that many ask: “What do you think? Should he do it?”

I paused before answering. It’s a more difficult decision than it was 30 years ago when I graduated high school with my sights set on a career as a dentist. When anyone asks the question about entering the dental profession, it’s like newlyweds asking if they should have kids. The short answer: It’s difficult and expensive, but it could be the best thing you ever do in life.

Make no mistake about it—when you choose to become a dentist, you’ve made a commitment to a specific profession. As you already know, you can’t wake up one day and decide you’re sick of teeth and now you want to work on feet. (Yes, there are a few people with dental degrees who have shifted to something else, but they are the exceptions, and the transformation to another career is often not immediate.)

The most common objection to a career in dentistry is the cost of education. Yes, it is extremely expensive, but the prospect of a bright financial future allows dentistry to maintain its position as a highly competitive degree. The numbers, though, paint a scary picture.

I financed my entire dental school education—tuition, books, living, food, etc.—with student loans and whatever money I could earn during the summer. When I graduated from dental school, my total student loan debt was $80,000. Factoring for inflation, that $80,000 would be roughly $130,000 today.

In contrast, according to SUNY at Buffalo’s financial aid website, the total cost to attend four years of dental school (including living expenses) is $289,926. That’s a number that is very much in line with most dental schools today, and it is a clear example of the accelerated cost of higher education.

This is by no means a total deal-breaker, but it is the first bit of advice I offered to the curious parent I met: Don’t expect him to graduate from school and start living “like a dentist.” There will be lean years until the debt is tamed.

When I read conversations on Dentaltown from older dentists who’ve become frustrated with their chosen profession, the talk often turns to one of two major topics: regulation and ethics. The two are often related; regulation is a reaction to unethical behavior. Dentist uses dirty instruments, patients get sick, OSHA regulation grows—you get the idea.

Oddly enough, some level of regulation plays well for the large groups in dentistry because they have entire departments that handle these rules to scale. Meanwhile, solo or small-group practices struggle to commit resources to keeping track of ever-changing rules. The ethical shortfalls of today will contribute to our future dissatisfaction. Whether because of student loans or an oversize standard of living, dentists committing the sins of overtreatment or providing low-quality care will lead to further erosion of patient trust and additional regulation.

The next bit of advice I offered was this: If you choose dentistry as your profession and provide excellent care, there will always be a demand for your services. A great analogy that illustrates this point involves attorneys: There was a time when all you needed was a law degree for a bright, successful future. Now, there’s not only an abundance of attorneys, but you’ll also search longer to find one who’s ethical and competent. Despite rumors that a law degree is useless, the great attorneys are very successful.

We all share the responsibility to encourage the right people to pursue careers in dentistry. That means we provide clear descriptions of the challenges that lie ahead and support their decisions with our mentorship. We still have a terrific profession, but the challenges are growing. I still couldn’t imagine doing anything else. I’m on Twitter @ddsTom or email: tom@dentaltown.com.