WHAT IS YOUR GUIDE TO DAL MED?

CHAPTER 1

Previously known as the "Don't Panic Guide" this guide was put together in the hopes of helping you understand what Med One at Dal Med has in store. Use the table of contents to find the sections you’re most interested in, or skim from cover to cover. The class of 2020 were super eager to provide the information found here and would be more than happy to answer any questions about this guide or otherwise.

Meet the Authors
Class of 2020

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Chapter 2

THINGS TO DO

COMPLETE THE CHECKLIST

Follow it closely

- Immunizations (start early, they can take some time)
- Criminal Record Check/Vulnerable Sector Check
- Establish your Financial Plan
- Join your class FB page & Instagram @DalMedWell
- Registration with College of Physicians & Surgeons of NS
There are many platforms for Dal Med to get information out to the class, and sometimes it can be difficult to keep track of where to find the information you need, and what website to use. Here are brief descriptions of websites you should bookmark as you will refer back to them frequently!

**One45: https://one45.med.dal.ca**

One of the most important aspects of One45 is the Med1 calendar. Here is where you will find your class schedule (the layout of the week is fairly constant from week to week, but **this calendar provides you with the specific lecture names, timing, and location of the lecture**).

It becomes important to check your calendar regularly, as some weeks you might have an out of the ordinary lecture, and there are few occasions when the class is split up and students have different timings for things (e.g.: lab exam).

The best part is, you can sync the One45 calendar to iCalendar! On the left-hand side of the screen, under ‘Schedule’, click ‘Calendar ’ and then ‘export’ (top, left-side of page). Make sure to choose the option of most frequent updates, since the Med1 calendar can change quickly! You will also use One45 to submit/receive feedback throughout the units, and to submit RIM assignments.
DalMedix: https://www.med.dal.ca/medix/index.cfm you will rarely use this website, but it becomes the page you refresh the most often when it’s close to the time of exam mark release! Some other reasons for using DalMedix include:

- immunization records
- information on scholarships/awards
- you will find the class directories (and creep the photos your classmates submitted during their med school application), and can email your classmates.

Brightspace: https://dal.brightspace.com this is THE most important page to bookmark. For those of you who have attended Dalhousie, you are probably familiar with this platform. Here you will find all your lecture slides, tutorial cases, and other resources. On the homepage, click ‘content’ and you’ll see all the material organized by unit.

Dalonline: https://dalonline.dal.ca/ this is where you can register for courses (we do block registration), and can check your account balance for tuition. You can also get your tax forms from this website.

myDal: http://my.dal.ca - you can access your dal email and SharePoint through this website.

LibGuides: http://dal.ca.libguides.com/med this is an awesome library guide that provides you with online resources, such as online textbooks, pharmacology links and virtual anatomy websites. It is organized by year and unit. You can also contact libraries through this website.
Halifax is a fantastic city, especially for a student - with three major universities, the population is young and vibrant; the downtown area has an amazing selection of restaurants and bars; it’s on the water; and people are extremely friendly. Halifax has a small town feel with all the amenities of a big city. For nature enthusiasts, there are hiking trails, lakes and beaches galore, just a short drive from the city.

Dalhousie is the largest university in the Maritime Provinces - with almost 20,000 students enrolled. We medical students (in Years 1 & 2) spend most of our time in the Sir Charles Tupper Building (aka Tupper) located at 5850 College Street. This building houses our lecture theatres, tutorial rooms, Anatomy and Histology Labs and the Medical student lounge. It has a Starbucks and is continuous with the Collaborative Health Education Building (CHEB), and an interdisciplinary library.
When you are considering where to live/looking forward to living in Halifax remember your classes/tutorials/labs etc will all be held on the Carleton Campus, at the Tupper Medical Building or the CHEB. These buildings are close to the intersection of two main streets: Robie and Spring Garden. If you walk down Spring Garden (toward the harbour), you’ll be heading downtown to a plethora of shops, restaurants, bars, cafes and historic buildings. If you’re in the mood for a walk or picnic, the Public Gardens and Point Pleasant Park are two nice, nearby options. These two maps can give you a sense of the areas surrounding the Tupper building.
PARKING

There are many parking meters on the streets surrounding the Tupper building. The cost is $2/hr for a max of either 90 mins or 2 hrs. Meters are free after 6 PM on weeknights and all day on weekends. That being said, it is often difficult to find a free meter in the morning before lecture. Those who will be driving to class should consider getting a general student-parking pass for the year (from Sept. 1 to Aug. 31). The general parking pass gives the holder the right to park in any available non-reserved, non-metered parking space on any campus between the hours of 7:00 am and 1:30 am (employee and student rate). But, be warned! The pass does not give you a reserved spot, so you might have to drive around campus, looking for a while. There are Dal parking lots beside the Dalplex on South St., at the Studley Gym on Barrington St., and at the Dunn Building on Coburg St. These lots are about 10 minutes from the Tupper. (See http://www.dal.ca/dept/facilities/parking-at-dal.html for more information).

PUBLIC TRANSIT

The sticker on your DalCard allows you to ride the buses and ferries from September 1 until April 30 (the end of the Undergraduate Calendar). If you chose to take the express Link buses, you must pay $0.50 in addition to flashing your pass. The fee for the bus pass is included in your tuition. If you forget your bus pass, or need to take the bus in the summer, a bus ride will cost you $2.50 (or $3.00 for an express Link bus). Route maps and schedules can be found on the Metro Transit Website at http://www.halifax.ca/metrotransit/. You can also click on the bus symbol on Google Maps after getting your directions to find out which bus routes to take.
The Tupper Building is located on Dalhousie’s Carleton Campus along with the Faculties of Dentistry and Health Professions. There are two other campuses in the South End of Halifax that are within walking distance of the Tupper and contain offices and buildings you may find yourself needing or wanting to visit.

Studley Campus: often referred to as “Upper Campus” or “Main Campus”, the Studley Campus is located just up University avenue from the Tupper Building. You will have to visit the Studley Campus to get your bus pass sticker on your Dal Card, go to the Health Centre, Student Union Building, Counselling Services, the Dalplex or the Killam Library. All of Dalhousie’s main administrative offices are located here as well, so if you find yourself needing the finance office, student accounts etc. this is where you will head.
Sexton Campus: the Sexton campus is located closer to the Harbour on Morris St. This campus is mostly utilized by Engineering and Architecture Students and some Undergraduates. The Sexton campus has a gym and the T-room pub.

The Tupper Building contains our Anatomy Lab and Museum on its 14th floor as well as a library and common area on the first floor. All our lectures take place in Theatre A which is in the link section of the Tupper so that we can teleconference with the class in Saint John. The technology is fancy and puts our face on the big screen, and our voice on the mic when we press a button to ask a question.
The Button!
The Link is also home to our Medical Student Lounge, tutorial rooms and a Starbucks (there is a Tim Horton’s, Subway and cafeteria across the street in the Hospitals and a University run coffee shop in the Dentistry Building next door). There are lots of places to sit and chat, eat lunch and get in-between class studying done on the main floor of the Tupper and Link.
The Collaborative Health Education Building (CHEB) is relatively new and connected to the Tupper Link via a pedway. The CHEB is home to the Kellogg Library Learning Commons (2nd floor) and the Centre for Collaborative Clinical Learning and Research (CCLR) (3rd floor).
The Centre for Collaborative Clinical Learning and Research is where you’ll head for Skilled Clinician sessions and has clinic rooms designed for teaching, fully equipped with examination tables, blood pressure cuffs and everything you will need to learn how to take a patient history and perform a basic physical exam.
Here are some apartment reviews, courtesy of the classes of 2019 & 2020. Most of these buildings are in the South End of Halifax, close to campus. Some of us have found success using http://www.rentdonkey.ca, http://www.kijiji.ca/.

**Building: The Waterford**
1343 Hollis St. Rating: 5/5

**Rent:** $1325/month - 1 bedroom + parking/electricity. Other Expenses: Parking is $125/month. Incredible landlords. 15 min walk from school. Close to all downtown, the waterfront and Seaport Market.

**Pros:** Well maintained, live in manager who is amazing. Nice to be close to downtown.

**Cons:** Pricey.

**Building: Somerset Place (Capreit)**
1030 South Park Street
**Rating:** 5/5

**Rent:** $960/month - 1 bedroom + parking/electricity. 12 minute walk to Tupper, 5 minute walk to Sobeys, also close to Shoppers, Atlantic Superstore. Pizza place, dry cleaners and convenience store in basement of the building. Close to Point Pleasant Park and a walk away from the waterfront and Seaport market.

**Pros:** Units with balcony available, spacious 1 bedrooms. Landlords have been great about facilitating a lease while shopping for and selecting a unit from out of province.

**Cons:** electricity can be more expensive in winter months for corner units.
SECTION 3

HELP ME
FIND A HOME

Building: The James
5620 South Street
Rating: 5/5
7 minute walk to school.

Rent: from $855 - bachelor & $1115 - 1 bedroom+ electricity/heat & hot water/parking.

Pros: beautiful apartment with new appliances, laminate floors and modern bathrooms.
The building has a concrete frame so it’s nearly impossible to hear neighbors through the walls. Small gym on the top floor (with a great view of the city) and free laundry.
Building manager lives on site and is great; really pleasant, helpful and addresses concerns immediately.

Cons: rent is on the more expensive end of the spectrum.

Building: Spring Garden Terrace - Killam Properties
5885 Spring Garden Road
Rating: 4/5
2 minute walk to school.

Rent: $1110/month - 1 bedroom + electricity/parking. 2 & 3 bedrooms available.

So close to school that you can come home for lunch & breaks and convenient for attending evening events at Tupper. 5-7 minute walk to all hospitals (IWK, VG, HI), 7 minutes to grocery store (Pete’s) and gyms (Goodlife, Fit4Less), 3 minutes to drug stores, many fast food and restaurant options on Spring Garden Road.

Pros: quiet (mainly seniors and professional students), large windows with lots of natural light, balcony, outdoor heated pool, cannot be closer to Tupper unless you lived there (location is the greatest asset). Kind, friendly doormen.

Cons: shared laundry (load a laundry card via debit, credit or cash).
SECTION 3
HELP ME
FIND A HOME

Building: Universal property
6969 Bayers Road
Rating: 3/5
20 minutes from school by bus

Rent: $895 - 2 bedroom + electricity.

Close to the Halifax Shopping Centre and grocery stores.

Pros: nice to be close to grocery stores, shopping centre and the mumford bus terminal.

Cons: current superintendents are not around all the time. Building is old with no appliances other than fridge and stove. Relying on the bus schedule can be difficult.

Building: Garden Park (Killam Properties)
1472 Cathedral (Martello) Lane
Rating: 4/5

Rent: ~$1000 + Parking (underground $90/month) & electricity - Junior 1 bedroom (similar to a bachelor)

Pros: property managers are friendly and always around. Close to school, right in the middle of the hospitals and downtown. Really nice apartments. Quiet building.

Cons: can be expensive depending on size of apartment. Quiet building (aka no parties).

Extra info: there are renovated and non renovated apartments - renovated are more expensive but are worth the extra money. No pets.
If you’ve been accepted to the Dalhousie Medicine New Brunswick (DMNB) campus in Saint John, then that means that you are already a bona fide New Brunswick resident! Keeping that in mind, we’re going to try to make this section useful for those of you who may not yet be familiar with New Brunswick’s historic port city.

One of the great things about being a DMNB student is how central everything is! The DMNB building is located on the UNB Saint John (UNBSJ) campus, just next door to the Saint John Regional Hospital (SJRH). Most of your classes, tutorials and Skilled Clinician sessions will be held in the DMNB building, while most of your anatomy lab sessions will be held in the basement of the SJRH.

For study spaces, you will have access to the tutorial rooms at DMNB, the Hans W. Klohn Commons (UNBSJ’s library, aka “the Commons”) and the SJRH’s library, which is open 24/7 and is reserved exclusively for staff and students. For meals and snacks on the go, you can go to the cafeterias at both UNBSJ and the SJRH. There is also a Tim Horton’s at each location, and the Commons has a Java Moose coffee shop. The SJRH Tim Horton’s location is open 24/7 for those romantic late nights that you spend with your notes and books.
PARKING

You will need a parking permit to park on the UNBSJ campus. You can get a daily pass for $4 in the parking lot, but there are some better long-term options... You can get a full year (12-month) pass for $151, or a two-term pass for $105 that only covers up until the end of April (so you'd have to buy an extra one-month pass for May for $31). Parking passes are available at the Oland Hall Business office. Take advantage of our early start date to buy your parking permit before the long lines start to form.

For more info on parking check out this link: http://www.unb.ca/saintjohn/security/parking.html

PUBLIC TRANSIT

You can get to and from DMNB on Saint John Transit Busses. The route that services the school most frequently is the #3/#4, and it takes about 15 minutes to get from Uptown Saint John to campus. Check out www.saintjohntransit.com for more info and rates.

A note of caution: a few students have tried relying on City Transit to avoid buying a car and were not successful. The Transit system is not always reliable, and you can sometimes feel like you are planning your life around a bus schedule.

If feasible, it is best to have a car or a reliable person to carpool to campus with!
Saint John is a sprawling city with some distinctly known areas: the East Side, West Side, North End, South End, Uptown, and Millidgeville along with the neighbouring towns of Rothesay and Quispamsis. For someone who is new to the city, the recommendation is to find a place either Uptown or in Millidgeville. That’s not to say that Dal Med students don’t live outside of those two area, as many do, but it’s more that uptown and Millidgeville are most conducive to student life.

Choosing whether to live Uptown or in Millidgeville is 100% based on your preference! Below, we’ve tried to make your choice of living location a little easier for you by outlining the pros and cons of Millidgeville and Uptown.
UPTOWN

This is the urban centre of Saint John. It is where historic buildings meet contemporary lifestyles amidst the backdrop of the Saint John River. Perfect for those who are more accustomed (or want to be) to an urban lifestyle.

Pros:
1. Essentially the biggest draw for living Uptown is that you are within walking distance of almost everything except for the school/hospital campus itself. You are close to many restaurants, cafes, and bars. You also have easy access to the Goodlife, Aquatic Centre, Waterfront, and City Market!

Uptown is good for the kind of person who enjoys being at the heart of all the activity. A study break is as easy as walking out your front door. Those of you who live Uptown may or may not be expected to host a party or two or three throughout the year (just a friendly warning).

Cons:
1. While many things are within walking distance, you will need to drive to school and to get groceries. Since you will need a car if you live Uptown, parking is a big consideration. Like any city, unless you can get off-street parking (this is coveted), you’re in for a bit of a hassle.

On average, you will pay more for an apartment Uptown. While most buildings are retrofitted (and beautiful inside), they are still older. This means you should consider things like insulation/heating costs and pest control when shopping around.
Millidgeville

This is the suburban neighbourhood where many students live. It is quiet and conveniently located near to the hospital and school. Many families live in this part of town, but there is also a section comprised of many apartment buildings that are designed to accommodate the large student population in the area.

Pros:
1. There are several apartment buildings available, many of them built or renovated within the last decade. The cost of a spacious one-bedroom is approximately $700-$900. Parking is available at most (possibly all) apartment buildings at no extra charge.
2. It’s quiet. No rambunctious uptown citizens making noise outside your windows late at night. It’s close! There are several people who walk to class - it takes about 25 minutes. If you drive, the door-to-door time from apartment to lecture can be as little as 9 minutes - this is nice if you prefer to run late...

Cons:
1. It’s far from the city core. If you enjoy being able to leave your apartment on foot and stop off at a coffee shop to do some work, you might want to consider Uptown because you won’t be able to do this in Millidgeville.

Vehicle usage: Some students choose this area because they want the option of walking to class and yet most often end up driving to and from campus. You may also find yourself driving or cabbing back and forth to Uptown. Point is, “know thyself” and choose where you lived based on what you’ll do, rather than what you hope to do.

In the past - most classes are generally split 50-50 between Uptown and Millidgeville so you won’t be alone no matter the area you choose!
SECTION 2
STAYING AHEAD OF THE GAME

You will be reminded to complete these and other things during Orientation Week, but here is a list of some things SJ students must do at the beginning of the year.

1. Register online with the New Brunswick College of Physicians and Surgeons. Remember your ID number for this – it is what you will use as an access code to the printer in the student lounge.

2. Sign the fire safety plan on the bulletin board in the student at DMNB.

3. Purchase your parking pass at Oland Hall on the UNBSJ campus

4. Set up your myUNB account to log onto the campus internet.

5. Purchase a lock for one of the lockers that is provided free of charge at DMNB
When: Tuition fee payments are usually due during the third week of Sept (check [https://www.dal.ca/admissions/money_matters/](https://www.dal.ca/admissions/money_matters/)) for the specific date.

How: Online banking is usually the easiest option (you can add Dalhousie University as a payee’) but you can also pay via cheque, money order, credit card, or cash at the Student Accounts office in the Henry Hick’s Building. Scholarship money is automatically paid so you don’t have to worry about it.
SECTION 1
TUITION & SCHOLARSHIPS

Scholarships/Awards/Bursaries: You will be getting a very detailed email on this in September, but in case you want the information early: Scholarships & Awards are based on student's academics and as outlined in the stated terms for each award. There are several scholarships and awards to be distributed annually and available to all enrolled students. There are also specific awards which require additional documentation to be considered.

Bursaries and Financial Aid are based on a student's demonstrated financial need.

All students are “automatically” considered (implied consent rule) for available Scholarships, Awards, Bursaries and Financial Aid each year, unless you DECLINE.
Managing your money in medical school brings new challenges. It’s a long road but MD Financial Management (MD) can help you navigate all the financial aspects—from budgeting to insurance to student loans.

Developing an Annual Budget
Budgeting is simply keeping a record of your expenses and potential income. How you manage that record, however, has a direct effect on your ability to minimize debt during medical school and to start your career on the right foot.

Building an annual budget in advance of each year of medical school will help you to estimate your costs and potential income, to determine how much you need to borrow and to better manage your money. Start by checking out MD’s Medical School Cost Calculator: mdm.ca/tools/medical-school-cost-calculator

Why Do You Need a Budget?
A budget will help you to determine how much you need to borrow and to manage your money better. To develop an annual budget and a financial plan for the future, work with a qualified financial advisor who understands the challenges faced by medical students.

Try to stick to your budget as closely as possible and meet with your financial advisor every year to review your budget, plan ahead and stay on track.

What Should Your Budget Include?
When creating your budget, consider which expenses are necessary for your lifestyle, and which ones are discretionary. Basic lifestyle expenses are those that would be difficult to avoid without changing your standard of living—for example, housing, food, transportation and clothing expenses. Discretionary expenses are for things like vacations and entertainment.
Here are some examples of what you might include in your budget:

**Basic Expenses**
- Tuition
- Books
- Rent/Accommodation
- Food
- Transportation

**Other Costs**
- Travel
- Membership fee
- School fee
- Insurance
- Interest accumulation on debt
- Entertainment

**Potential Income**
- Summer work
- Grants
- Scholarships
- Student loans
- Gifts & family assistance

**ABOUT MD FINANCIAL MANAGEMENT**

**PHYSICIAN-FOCUSED**
Owned by the Canadian Medical Association, MD has a single mandate: to help physicians achieve financial well-being.

**BEST INTERESTS OF THE CLIENT**
MD Advisors work on salary, not commission. We provide objective advice that is in the client’s best interests.

**ENHANCE FINANCIAL OUTCOMES**
MD delivers industry leading value by providing physician focused advice and partnering with asset managers that are among the world’s best, at some of the lowest fees in Canada.
Insurance
Insurance is like an umbrella—you may not realize it's important until you need it. The insurance offered to you through the Ontario Medical Association will provide you with the best protection while you are in medical school. In case of accident, illness or death, insurance can help protect your future income and/or give your loved ones the financial support they need if you can no longer provide it.

Here's a quick look at the two types that are important while you're a medical student:

**DISABILITY INSURANCE**

**Purpose**
Replaces part of your earnings if you suffer an accident or illness that prevents you from attending medical school

**What It Can Help You With**
Covering your debt payments if you're unable to attend school, your loans would go into repayment—this coverage would provide you with the cash flow to begin loan repayment

**LIFE INSURANCE**

**Purpose**
Protects the financial security of your family, should you pass away

**What It Can Help You With**
Providing a source of income for your family to help them maintain their standard of living
Paying off your outstanding debts, like a line of credit, or any outstanding medical school debt
Ensuring there is enough money for funeral expenses

**Student Loans**
Be sure to apply for student loans every year—you may be eligible for grants. There are some programs that you may be eligible for at the end of medical school and into residency. Remember, no interest accumulates until after you have finished medical school.

**Getting Help From an MD Advisor**
To help you manage your finances throughout medical school and beyond, take advantage of the exclusive benefit that you have as a Canadian Medical Association member at Dalhousie Medical School. Book an appointment with your MD Financial Consultant, Leah Aulenbach, today at leah.aulenbach@cma.ca.