ABOUT THIS GUIDE:

The Don’t Panic Guide is written by the students of the Orientation Week Committee to pass on useful information to the incoming class. We hope it gives you a sense of what to expect next year as well as our take on living in Halifax and Saint John. We are always open to answering any questions you have (about topics covered in this guide or otherwise!).

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WELCOME to the family!

FROM THE CLASS OF 2019
Welcome from the
DAIHOUSIE MEDICAL STUDENTS’ SOCIETY (DMSS)

To The Class of 2020,

The journey has been long (and might I say tortuous), but all your hard work has paid off and you have finally arrived. Not only are you entering a new chapter in your life, but you are also joining a new family. Dal is a community of many inspiring, smart, fun and interesting students- so fear not, you will fit right in! I remember the feeling of both excitement and nervousness leading up to the start of medical school and some uncertainty about what to expect. But, before you know it you’ll have a new routine and be back to struggling out of bed to make your 8:30am classes. The DMSS would like to congratulate you on your acceptance to medical school and wish you the best of luck as you begin your medical education.

While I cannot promise that everyday will be as exhilarating as the day you opened your acceptance letter/email, I can assure you that the coming four years will be some of the most rewarding of your life. Your days will be filled with lectures, labs and hospital electives. But your med school experience is not limited to the exceptional academics offered here at Dal. Be sure to take advantage of all that Dal Med student life has to offer. School activities include student led interest groups, intramurals, humanities, health initiatives, as well as student government. The opportunities to get involved outside the classroom are endless, and I encourage you to find your niche, or create your own! For more ideas about how to get involved, check out the DMSS website at www.dmss.ca.

Along with the start of Orientation Week will come many new and soon to be life long friendships. The connections you will make with your classmates are unlike any others and the cliché of the Dal Med family will quickly become your reality- at least I hope this will be the same for you as it has been for me. These people will become not only your colleagues, but also your allies and your confidantes. They are the only ones who will truly understand the pressure of exam week and the thrill of stapling together your first abdomen! Embrace these friendships and rely on your classmates in times of need, they will be some of the finest people you’ll ever know.

With one year (almost) of medical school under my belt, I consider myself ¼ of a medical school expert. So if you’re looking for some ¼ worthy advice, I’ll leave you with this. If you work hard, get involved and try new things, this experience will be everything you could hope it to be, and more. On behalf of the Dalhousie Medical Students’ Society, I would like to officially welcome you to Dal Med!

All the Best,

Sarah Tremaine
President, 2016-2017
Dalhousie Medical Students’ Society
The 2016 - 2017 DMSS
Dalhousie Medical Students’ Society

Back row (left to right): Mary Purcell, Leanne Delaney, Courtney Gullickson, Niko MacLellan, Matthew Lee

Front row (left to right): Sarah Tremaine, Meghan Plotnick, Sarah Bryson

Missing from photo: Robert Dunfield, Emma Crawley, Laura Faulker, Landon Macdonald, Intekhab Hossain, Rosalinda Knight, Danielle Rioux, Anna Duncan
One last welcome from…

YOUR ORIENTATION WEEK COMMITTEE

Let us first offer a huge congratulations on your acceptance into Dalhousie Medical School! No, you didn’t slip through the cracks and no, the administration didn’t accidentally put your name on someone else’s acceptance letter (thoughts we have all had). You have most certainly earned this opportunity and don’t you forget it! Selecting the institute from which you receive your medical education was a decision we know you didn’t take lightly, and we are so happy that you chose Dal Med. We are extremely proud to be a part of this program and cannot wait to share with you everything that we have experienced in our first year of medical school.

In a few months, you will begin a new chapter that will have immense effects on the rest of your life in the best ways imaginable. Medical school comes with many privileges. You will be given unique opportunities to see and experience things that others can only imagine. You will have the freedom to explore your medical interests and determine the values that you will carry with you throughout your career as a medical professional. So get excited!!!

One of the greatest things about being part of the Dal Med family is the abundance of support; everyone here truly has your back. Between the administration, professors, clinicians, and your peers, everyone is cheering for you to succeed. You will see this very early into your experience here, as second, third, and fourth year students eagerly offer you advice and survival tips. As your Orientation Week Committee, we are here to support your transition into medical school and ensure your first week at Dal is as fun as possible to set the stage for the next amazing four years! If you have any specific questions that are not answered in this guide, are looking for general advice, or are feeling overwhelmed by this transition, please feel free to contact any of the Orientation Week Committee members! We are here for you and hope you are as amped as we are for Orientation Week 2016!!!

Chad, Emily, Fiona, Rachel, and Rob
Class of 2019
NSYNC, Backstreet Boys, Spice Girls, The Jackson 5, Channel 4 News Team, the Scooby Doo gang… All legendary teams come in fives. But these groups have nothing on the 2016 Welcome Week Committee….

**Holding down Halifax**

Emily “The 51st Shade of’ Gray: Emily.Gray@Dal.Ca
Chad “Dad” Purcell: Chad.Purcell@Dal.Ca
Rachel “Backstreet” Boy(le): rc349657@dal.ca

**The Saint John Crew**

Fiona “Baby Spice” Milne: fn327114@dal.ca
Robert “Lips of an Angel” Dunfield: rjdunfield@Dal.Ca
Below is a list of tasks you should complete before classes begin. Please refer to your checklist on DalMedix for specific dates.

- Join the Dalhousie Medicine - Class of 2020 Facebook page

- Mandatory Immunizations
  - http://medicine.dal.ca/departments/core-units/admissions/accepted-applicants/immunizations.html
  - This process can take quite some time so we’d recommend starting as soon as possible!

- CPR - Health Care Provider Level C training
  - St. John Ambulance is offering a discount to Dal Med students (see below)
  - If you take this course through the Dalplex, register with your B00 number to receive the Dal student price

- Criminal Record & Vulnerable Sector Check
  - Your CRC/VSC must be dated for the current academic year

- Block Registration
  - In August

- Registration with the College of Physicians and Surgeons of Nova Scotia
  - In August
Let’s walk through a typical week at Dal Med together, shall we? Below are two examples of what your schedule will look like, although there might be some variation. For example, you may have Elective on Wednesday afternoons and Skilled Clinician on Thursday mornings.
UNIT LECTURE

On Monday morning, you’ll drag yourself out of bed and make the trek to the beloved Tupper building or DMNB for 8:30am lecture. All of our lectures take place in Theatre A (Halifax) or room 102 (Saint John), which have some awesome technology that allows us to video conference each other. Have a question? Don’t be camera shy! Just press your button and give a shout-out to your friends in SJ/Halifax while you’re at it.

Were you up late binge-watching Grey’s Anatomy on Netflix to try and prepare yourself for the next four years? Did you sleep in and miss that riveting Developmental Biology lecture? Have no fear! An awesome bonus of the technology used in our classrooms is that lectures are recorded (and are not mandatory)! You can find them (and basically every other resource you need throughout the unit) on BBL.

UNIT CASE-BASED LEARNING (ALSO KNOWN AS TUTORIAL)

After the hour-long lecture, you’ll head upstairs to your assigned tutorial room for some Case-Based Learning. You are presented with a description of a person or scenario and are asked to answer a series of questions about the case. You will prepare your answers in advance and will come to tutorial to chat about your answers with your classmates! Tutorial cases are all posted on BBL well in advance. Each tutorial group consists of about eight students as well as an “expert tutor”. Tutors can include physicians whose specialty coincides with the current unit, or scientists/other health professionals! Your tutor is there to answer any questions you have and to let you know if you’re on the right track when discussing your answers. All tutors have different methods and some may chose to facilitate discussion. Tutorials provide a great learning environment! They are for you to ask questions to clarify/solidify concepts, learn with and from your peers, and work through problems as a group. Tutorials are mandatory and any absences must be addressed with UGME and your tutor.

RIM

RIM is an acronym for Research in Medicine. This program involves executing a research project under the supervision of a preceptor, be it an epidemiologist, clinician, physiologist, etc. There is a lot of flexibility with this project and you can basically perform research in any area of your choosing. Over the four years of your MD, you must prepare and submit a formal manuscript-style report and present your research findings at a conference (there are lots of opportunities to do so at Dalhousie!). You don’t have to chose a supervisor until the end of first semester/beginning of second semester and will have received LOTS of tips in doing so by then!

If you have zero experience in research and panic when you hear the word - don’t worry! Students come into medical school with a WIDE variety of education/experience and the Dal Med curriculum really takes this into account. You will have RIM lectures for the first half of first year to give everyone an introduction to research methods. These lectures usually occur on Monday or Wednesday afternoons.
ELECTIVE

Your first elective unit will start in the second half of first year (usually around the end of January). We are extremely fortunate at Dal Med to have this opportunity so early on in our medical education! You will choose a preceptor in any specialty of your choosing to follow once a week for three months. Monday and Wednesday afternoons are protected from 12:30pm to 4:30pm for elective time; however, if your preceptor is performing a really cool surgery at another time that doesn’t interfere with anything mandatory (i.e. tutorial), you do you and go check out that transmyocardial laser revascularization! You must complete a project of your choosing during elective, which, again, is quite flexible! Some people complete case reports while others complete diaries of their experiences - but more on this later!

Elective experiences really vary depending on the chosen specialty and physician with whom you are working. Just to give you an example, I (Emily) am currently completing my elective in Otolaryngology (or ENT). So far, I have taken patient histories in the ENT clinic, inserted IVs, sutured, and observed several surgeries. One of my classmates, on the other hand, is completing his elective in Medical Education and has spent the semester designing a surgical education program to be implemented here at Dal! As Med 1s, we are also given the unique opportunity to complete a rotating elective, in which you spend two weeks in a given speciality before switching to another. Regardless of the area in which you complete your elective, this experience provides a great opportunity for you to start exploring your specific interests in medicine.

PROFESSIONAL COMPETENCIES

ProComp is a longitudinal unit that continues throughout the year, covering topics such as ethics, health and law, healthcare structure, population health, and social determinants of health. You will have a lecture on Tuesday morning, followed by a tutorial upstairs. The topics covered in ProComp often coincide with those that covered in the “core unit”. For example, while we are currently learning about genetic testing in our Metabolism unit, we are learning about issues and benefits associated with prenatal screening in ProComp.

Procomp tutorials run quite similarly to those on Monday and Wednesdays - you are divided into groups of about eight students and will have experienced professionals assigned to your group (usually two tutors per group in ProComp). You will be presented with a case in advance and will prepare answers to multiple questions pertaining to that case. This provides a great environment to share your opinion and gain different perspectives regarding pertinent issues that exist in healthcare. Unlike lectures, tutorial attendance is mandatory.

CLINICAL SKILLS

Want to finally figure out how to use that stethoscope that looks SO good hanging around your neck? Here is your chance! In ClinSkills, you are divided into groups of four students and are assigned to either Tuesday afternoon or Thursday morning sessions (which means you have the other time slot absolutely free!!!). Working with the physician assigned to your group, you will first learn how to effectively communicate and build rapport with patients. As the unit progresses, you will learn the pertinent components of taking a patient history and will practice doing so with simulated patients (SPs). SPs are actors who take on the role of a certain character/patient and follow a loose script. This provides a great opportunity to try different approaches in communicating with patients in a safe environment. You will receive lots of feedback from your tutors, SPs, and
peers, which allows you to improve your skills on a weekly basis! Not too far into the unit, you will begin to target your history-taking to each system, while also learning how to perform a physical examination of that system (i.e. Head and Neck, Respiratory, Cardiology, etc.). At this point, you will work with volunteer patients. These are healthy individuals who are kind enough to volunteer their time to answer your many medical questions and allow you to palpate for their spleens! Clinical Skills doesn’t just provide a chance to practice playing doctor - they are mandatory sessions that allow us to develop the professional skills that we will implement on a daily basis in clinical practice. As such, we are expected to dress and behave in a professional manner, as we will in our future careers!

LAB

Scheduled lab time is very variable. Some sessions will be spent in the anatomy lab, examining prosections associated with the unit material. For example, as we are currently in our Human Development unit, we just spent a session in the anatomy lab examining the male and female pelvis. Other sessions occur in a lecture-like format, involve patient interactions, or involve case-based learning. Lab sessions are rarely mandatory.

QUICK SUMMARY

Unit Lecture: Not mandatory and recorded
Unit Case-Based Learning (Tutorial): Mandatory
ProComp Lecture: Not mandatory and recorded
Procomp Case-Based Learning (Tutorial): Mandatory
RIM: Mandatory research project; the lectures and sessions vary. Lectures are recorded
Elective: Mandatory
ClinSkills: Mandatory
Lab: Not usually mandatory. Recorded if in lecture format unless the session includes a patient interaction.
MED I CURRICULUM

This is simply a brief outline of the core units of Med 1. You will be provided with a detailed syllabus containing specific dates and descriptions of material covered at the beginning of each unit.

Unit 1: FOUNDATIONS
August 29th - October 7th
This is a great introductory unit as it is designed to get everyone up to speed on fundamental topics and prepare you for future units. Foundations introduces several core themes that will be revisited throughout your medical education:

- Cell & Molecular Biology
- Anatomy & Histology
- Clinical Reasoning & Evidence-Based Practice
- Pharmacology
- Pathology

This unit is concluded with a written, multiple choice exam as well as a lab bell-ringer exam.*

Unit 2: HOST DEFENCE
October 10th - December 9th
This unit is divided into three components:

- Immunology
- Microbiology
- Haematology

This unit is concluded with a written exam. Last year’s House Defence exam was largely multiple choice with a few short answer and fill-in-the-blank questions.*

Unit 3: METABOLISM
January 3rd - March 10th
There are technically four components of this unit, though the first two sections are quite short:

- Oral Medicine
- Nutrition
- Gastroenterology
- Endocrinology

The breakdown of what is considered its own component is subject to change. For example, after last year’s exam, Oral Medicine and Nutrition were considered part of the Gastroenterology component.

This unit is concluded with a written, multiple choice exam as well as a lab bell-ringer exam.*

Unit 4: HUMAN DEVELOPMENT
March 20th - May 12th
There are six components of this unit:

- Genetics
- Pelvis
- Embryology
- Urology
- Obstetrics and Gynecology
- Sexuality

This unit is concluded with a written, multiple choice exam as well as a lab bell-ringer exam.*
**BELL-RINGER EXAMS** largely test material covered in lab sessions, although some lecture material may also be testable (you will receive an outline of what material will be assessed on the exam). These exams take place in the anatomy lab. Prosections will be arranged around the laboratory. Basically, flags will be pinned in anatomical structures and you will be asked to identify the given organ/muscle/etc. Upper-year students (as well as the administration and your professors) will make sure you understand this process in advance!

Although you will be given your exam grade in a percentage, we are **ASSESSED** on a pass/fail basis in medical school. Your grade for the unit will include the grade you received on your written exam and the grade you received on the lab exam, if applicable. A 65% is a pass at Dal Med and anything between a 60-65% is considered a Marginal Pass (MP). If you receive an overall grade over a 65%, but fail a component of the examination, this will still be considered an MP.
Student Profiles

Dal Med is extremely fortunate to have a diverse class. We reached out to some of our classmates who have different backgrounds and commitments to share their experiences in medical school thus far, as well as any advice they have for you!

Hi everyone!

I'm here to reiterate what I believe your O-Week leaders have said throughout this guide (and hopefully, the title was a give-away), DON'T PANIC - even if you don't have a Bachelor of Science +/- a Master's in [insert complex and intimidating science-y title here]. The best piece of advice I would give to those of you not from strictly science backgrounds, is to trust in the academic abilities that have seen you through school thus far. Everyone will bring different strengths and weaknesses to your class, so try not to get bogged down in whether or not you've heard of terms like hypogammaglobulinemia or hemangioma, (or even if you're a bit rusty on mitosis...) You will learn! Also, the wonderful thing about medicine is its multi-faceted nature. So, while some of your classmates may have a deeper background in, say, immunology, you or another classmate may possess a background in debating ethical issues, or excel at developing rapport with patients - all of which you will use in your first year of medical school! If you're ever feeling overwhelmed, or would like some pro-tips or helpful resources from someone with a Bachelor of Philosophy in Interdisciplinary Leadership Studies, don't hesitate to ask!

Cheers and see you in August!

Anna
Hey everyone, welcome to the Dalhousie Medicine family!

My name is Rosalinda and I am just finishing up Med 1 at DMNB in Saint John. This is going to be an extremely exciting journey for all of you! I was asked to talk a bit about my experiences of being married and having to deal with a long distance relationship in medical school. My husband is in Med 3 at DMNB, which means he is currently doing his rotations for clerkship. Unfortunately, he was placed in Fredericton for most of the year. Although he isn’t too far away, this is our first time having a long distance relationship, and it was a big transition, especially since I was just starting medical school when he had to go away. As you’ve all probably heard, medical school is extremely busy between all of the school work and extracurricular activities. It can be hard to make time for friends and family. This is why I always make sure I clear my schedule for some quality time with my significant other. Personally, what I found has helped make the long distance easier is trying to get most of my work done on week days, be it material for the current week or making a dent in material for the following week. This has allowed me to take extra time off during the weekend to visit with my husband, family, and friends. I’ve also found that communication is also extremely important with long distance, especially with regards to what your schedule is like, what your current workload is, and arranging some quality time with your significant other. Even speaking over the phone for a few short minutes every day makes a big difference, especially if you are unable to see each other on the weekend. The transition to medical school can be tough at times, but you guys will enjoy it! If you have any questions feel free to contact me via Facebook!
Welcome to Dal Med!

First of all, congrats on your acceptance, it’s a huge accomplishment and Medicine at Dal is well worth all the hard work that got you here. My name’s Laura – I’m an OOP student from Toronto. I did my undergrad degree at Western University in London, Ontario, graduated in May 2015 and moved out to Halifax in August. I’d never been east of Montreal before. Coming to a new (much smaller in my case) city and knowing absolutely no one can be a tough adjustment! As real as the homesickness can be at times, you are in the absolute best possible place to set down some new roots. Halifax has been an ideal city to work and play. You are perfectly lined up to get to know a group of amazing people – all from different paths that led them to Dal Med – who will quickly becomes your allies while putting in late library hours to flying out for Med Games weekend in Quebec. No doubt the next four years has the potential for making some incredible memories! You’re building a great career and lasting friendships. Don’t be afraid to invest in med life and enjoy!

Some OOP (and general) survival tips:

1. Join some interest groups / clubs… they provide great opportunities to get out during the week and hear a good speaker or practice some skills (like suturing)… plus free food.
2. Make an effort to plan activities with people in your class outside of class… movie night, hiking trips, dinners out, even study sessions – they will keep you sane!
3. Schedule time to touch base with family and friends (and pets) back home. Whether it be Skype or actually booking a trip back where possible – it may be just what you need (it can be a long stretch from Sept – Christmas).
4. The CHEB (new Collaborative Health Education Building) may very well become your #1 study spot – but if you’re a serial coffee shopper like me… there are many good study spots to switch up the day-to-day scene.

Best of luck and have a fantastic O-week!

- Laura
Hi class of 2020!

First off, congrats on getting into Dal Med; you’ve done your ancestors proud. My name is Chris Stone, a 31 year old student, and I was asked to share my experiences with you regarding my journey up to now. I had quite a bit of time in the work-force before starting medical school, and I’ve continued to work during my studies part-time. I dedicate between 10 and 15 hours a week to a company I started back home a few years ago, and I find this to be entirely balanceable with my studies. The only real key is staying on top of the lecture material during the various units; if you can do this, you’ll find everything to be quite manageable. I was concerned that I’d been away from school too long to jump back in, but you’ll find this environment differs from undergraduate studies by being more self-directed and mature. Also, make sure you keep up with your hobbies during your studies. I try to go rock climbing a few times a week and stay active; balance is key! It can be very easy to focus solely on school, but you need to stay grounded and keep pursuing your non-academic passions. Again, way to go getting in, and I can’t wait to meet all of you!
“HURRAY I GOT IN!!!! Oh shit, that means I'm moving and you can't because...” Now what?

We've all got situations and I'll tell you a bit about mine. After years of working towards our goals, my partner was offered a full-time permanent dream job with benefits in Vancouver (this is basically the millennial unicorn, eh?), and I was offered a spot in Dalhousie. Within two days of each other. This made getting into school happy-sad, because what happens next?

DISCLAIMER: I don't really consider myself the relationships advice giving type, but here are some of the things that have worked for us and our coast-to-coast relationship. The first thing to do is think long and hard about (and continue to re-evaluate!) your relationship. Dating med-students can be notoriously challenging; though our curriculum continues to improve and is beginning to approach a better work-life balance it is still difficult, residency can be hard, and then you get to start working your face off. There is no point either of you suffering needlessly in a miserable relationship. (And there's no prize waiting for you at the end.)

OK, with that bummer of a disclaimer out-of-the-way here is how we're keeping on:

1 – Reassure and reassure. Let's not kid ourselves, despite efforts to diversify medical schools everyone who is admitted is probably somewhat like-minded with fairly similar interests (in health and super cool extracurricular activities). Let your partner know your classmates are super fun/cool/unbelievable but also reassure them that that doesn’t change the way you feel about them and you aren't going to up and leave them for the people you spend all day, every day, with. Hopefully your partner can come visit for some events and meet all of these new colleagues of yours.

2 – Make time. I've found med school to be like most academic work, it takes exactly as much time as you have. So get in the attitude of protecting your time early. This means turning stuff down. Try not to turn everything down, but set some serious boundaries. I for instance refuse any standing commitment for weekends so I can have them to travel or spend time with my partner if they are here.
3 – Talk and Listen. We rely on all sorts of communication, we text through the day and call each other almost every single day. Ask about their day, and what they are excited about, and then share about your day (Just make sure it isn't a 90-10 split of time.) Skype/google hangout /whatever your video feed of choice may be, at least one day a week try to actually talk to your partner’s face. The phone does get alienating after a while, and it can be pretty fun to look at each other.

5 - Date night. Doesn’t matter what you do, the idea is time spent together. You could prepare and then eat the same meal, take turns reading out loud or work on crafts/projects together. We’re low maintenance: we watch movies or Netflix, which is pretty easy- just sync up the start time. We normally plug headphones into laptops and set phones to speakerphone so we can laugh at the same things, or chat about the flick. It sounds super silly but it is time you are spending together rather than at each other and that can make a big difference. Popcorn breaks recommended.

6 – Visit each other. Listen, for financial advice look at the financial part*, but if there’s any way you can physically visit your partner at least a couple times a year, do it. You can take turns going back and forth. Yeah, flights cost money, but so does literally everything and you’ll probably be fine in the end. We vacationed in Latin America together over Christmas so we didn't have to pick whose family we hung out with. It was great, we spent an hour on the phone with folks on Christmas Day and otherwise spent the time with each other. (Note: The time between you leaving for school and the first visit is probably the most difficult- we recommend a visit in the first couple months!)

7 – Get a RiM project set up so you can be with your partner during the summer. We all have to do research, I'm doing mine in my partner's city so we can have a semi-normal life for a few months.

8 – Try to make a bit of a plan. It doesn't have to be too serious, but think about your summers off, reading weeks, winter holidays, and where you can do some electives during Clerkship. Being creative and flexible with your time will lead to more visits and planning adventures is always a favourite topic of conversation. Alright that was longer than intended, just know there are plenty of folks to talk to about your personal life to help you along your way. This include the SAWLs reps, university councilors, and even your provincial medical association. Best of luck!
As you all are aware, getting into medical school is a very daunting task. You have already overcome many challenges and obstacles in your successful application to Dal med. Being a parent in medical school has required very strict time management and organization. It is important to always stay ahead and know what is coming next in your workload. You have to get work done in the time slots that you have. With the regular tasks you must complete as a parent such as: getting breakfast ready, getting dressed, school drop off, pick up, homework, bath time, extra curricular outings (hockey for us) and family time (game night/movie night), you will need to use little chunks of time as they arise. One thing I do in order to keep up is bring my laptop to my son’s hockey outings in order to get caught up during his practices. It is hard to get enough work done through the week and I often need to book at least one day on the weekend to prepare for the upcoming week. It is overwhelming for most students at first. Once you get into your routine you WILL succeed!
Hello 2020ers! & a HUGE CONGRATULATIONS!!

My name is Sheenagh and I’m a local Haligonian. When I was five, I decided I wanted to be a doctor and I guess the dream really stuck! I will never forget reading my acceptance letter in the Miami airport, minutes before boarding a plane to Costa Rica. That is definitely one of my favourite memories.

If we get the chance to meet, which I hope we will, you’ll soon realize I love to laugh! I’m an extrovert and I don’t take myself too seriously unless I have to. I love to travel, read, and go for runs around the city. I thrive on good food eaten with great people and I have been known to listen to the same song on repeat for days at a time. However, if you asked me to pick one thing that best defines me as a person, it would be my faith. I believe that being a Christian has made my experience as a medical student somewhat unique.

My average week is filled with memorizing science-y facts, reading up on different conditions and diseases, and learning new skills. You’d think that wouldn’t leave a lot of room for matters of faith, but it’s actually the opposite! I have frequently been confronted with - and ultimately enriched by - the question of how my faith intersects with medicine. Some of these experiences have been positive, and others have been more challenging. It can be difficult when the people you interact with often have preconceived ideas about you, your values, or your faith. I’m sure this is an experience shared by my classmates from different faith backgrounds as well.

However, the supportive environment of Dal Med has been such that I have felt very comfortable discussing my faith from day one. I have gotten to know so many amazing and inspiring people that I am fortunate enough to call my colleagues and friends. My classmates have been so supportive of my freedom to express my views, even when they don’t necessarily share or agree with my ideas. I hope that every student, regardless of their background, has the same experience that I have had.

In closing, I encourage you to celebrate what separates you from the pack and makes you – you! Being able to relate to different people from many walks of life will help you become an excellent and caring physician. I can’t wait to meet you guys in August – it’s going to be such a great year.
living in HALIFAX
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 the 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 spend most of our time in the Sir Charles Tupper Building, lovingly known just as “Tupper”, located at 5850 College Street. This building houses our lecture theatres, tutorial rooms, the Anatomy and Histology labs, and the Medical student lounge. It has a Starbucks and is continuous with the Collaborative Health Education Building (CHEB), an interdisciplinary library.

A couple other buildings you might find yourself in are the Dalplex, CHEB Killam Library, Student Union Building and Health Clinic.

• **The Dalplex**, located at 6260 South Street, is the university gym – it has basketball, volleyball, badminton, squash, outdoor tennis courts, a pool, two weight lifting rooms, and an indoor track. As a Dal student, you are a member at the Dalplex. All you need is your DalCard to use the facilities. Across the street from the Dalplex is Wickwire Field, where you can play soccer and ultimate frisbee intramurals.

• **The CHEB** is the Collaborative Health Education Building which is attached to Tupper. This is a brand new interprofessional learning facility for Dal students in Dentistry, Health Professions, and Medicine. There are some great study spots on the second floor, and lots of computers!

• **The Killam Library** is Dal’s main library (and the largest academic library in the Maritimes) and is located at 6225 University Avenue. It has a Second Cup and Subway in the lobby.

• **The Student Union Building**, located at 6136 University Ave, is where you’ll find counseling services, the campus bookstore, the Grawood Bar, Tim Hortons and Pete’s ToGoGo.
• **The Killam Library** is Dal’s main library (and the largest academic library in the Maritimes) and is located at 6225 University Avenue. It has a Second Cup and Subway in the lobby.

• **The Student Union Building**, located at 6136 University Ave, is where you’ll find counseling services, the campus bookstore, the Grawood Bar, Tim Hortons and Pete’s ToGoGo.

• **The Health Clinic** is located at 1246 LeMarchant Street. Details on services, how to make/cancel an appointment, and hours can be found at: [http://www.dal.ca/campus_life/health-and-wellness/health-services.html](http://www.dal.ca/campus_life/health-and-wellness/health-services.html)

So back to the **Tupper** – your home away from home. It is quite near the intersection of two main streets: Robie and Spring Garden. If you walk down Spring Garden (towards 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 (marked with a star).

![Map](image-url)  
This map shows a 10-minute walking radius from 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 look into getting a general student-parking pass for $292.71 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](http://www.dal.ca/dept/facilities/parking-at-dal.html) for more information).

Public Transport

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/](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.
Here's a quick breakdown of some of our favourite places to go and things to do in Halifax:

**RESTAURANTS**

- **Wasabi House**: Delicious and well-priced sushi. 6403 Quinpool Rd
- **Ko Doraku**: Another great sushi option. 5640 Spring Garden Rd
- **Ace Burger Company**: Awesome burgers! Need we say more? 2605 Agricola Street
- **Fickle Frog**: A casual pub with great daily specials. 5675 Spring Garden Rd
- **Elle’s Bistro**: Great sandwiches and all-day breakfast. 1678 Barrington St
- **EnVie**: Amazing vegan food that vegans and non-vegans alike will love! 5775 Charles Street.
- **Jean’s Chinese**: All your favourite Chinese dishes, plus a few Thai and Japanese options.
- **Wooden Monkey**: Delicious, locally-sourced dishes. 1707 Grafton St
- **Stubborn Goat**: A lively, social place for drinks and/or food! 1579 Grafton St

**CAFES**

- **Just Us!**: Two minutes from Tupper and tons of space to study. 5896 Spring Garden Rd
- **Smiling Goat**: Amazing coffee and espresso. 1551 South Park St
- **Humani-T Café**: Great lattes, sandwiches, sweets and gelato. 1451 South Park St
- **Obladee**: For wine lovers. Grab a bite while you sip away. 1600 Barrington St
- **The Nook**: A really nice café with delicious baked goods. 2118 Gottingen St

**GROCERY STORES**

- **Atlantic Superstore**: 1075 Barrington St or 6139 Quinpool Rd
- **Sobeys**: 1120 Queen St
- **Pete’s Frootique**: 1515 Dresden Row
BARS

- **Boomers**: THE Saturday night go-to for Med students. 1744 Grafton St
- **Niche**: A lively place for happy hour drinks and apps. 1505 Barrington St
- **Stillwell**: A craft beer bar. Great for a date or night out with friends. 1672 Barrington St
- **Obladee**: For wine lovers. Grab a bite while you sip away. 1600 Barrington St
- **Lot Six**: Amazing drinks and atmosphere. On the slightly pricier side. 1685 Argyle St

THINGS TO DO

- **Seaport Market**: Great place to snack and shop on a Saturday morning. 1209 Marginal Rd
- **Seven Bays Bouldering**: Such a friendly crowd; fun for all skill levels. 2019 Gottingen St
- **Boardwalk**: Walk along the harbor and grab a Beavertail or Cow’s ice cream
- **Board Room Game Cafe**: An insane selection of board games and great snacks/drinks. 1256 Barrington St
- **Cineplex Move Theatre**: When Netflix isn’t cutting it. 5657 Spring Garden Rd (lower floor of the Park Lane mall).
- **Paint Nite**: Grab some friends for fun, drinks, and painting! Hosted at different restaurants and bars. See [https://www.paintnite.com/](https://www.paintnite.com/) for locations

DAY TRIPS

- **Beaches**:
  - Crystal Crescent
  - Rainbow Haven
  - Lawrencetown (great spot for surfing)
  - Hubbards
- **Peggy’s Cove**: A classic to check off the list
- **Haunted Corn Maze**: Genuinely terrifying; open Friday and Saturday nights in October. Located in Truro
These are some apartment recommendations, courtesy of the class of 2019! Some of us have found success using [http://www.rentdonkey.ca/](http://www.rentdonkey.ca/), [http://www.kijiji.ca/](http://www.kijiji.ca/), and [https://www.killamproperties.com/apartments/Halifax-NS](https://www.killamproperties.com/apartments/Halifax-NS). Let us know if you’re struggling to find a place to live and we would be happy help!

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**Park Plaza, 1055 Lucknow Street**


**Overall rating:** ★★★★☆

**Rent:** $997 for 1 bedroom, $1332 for 2 bedroom (Heat and hot water included in the rent)

**Other expenses:** Electricity, parking ($50), laundry and internet/phone/TV must come out of your pocket. Bell Aliant FibreOp internet is available in this building.

**Bedrooms and bathrooms:** #1

**Building:** 8 story building with elevator.

**Appliances:** Apartments have stove/oven and fridge. Coinless-laundry available in a common laundry room. No dishwasher.

**Landlords:** Superintendent lives in the building. Friendly and accessible during all times of the day.

**Neighbourhood:** Seniors’ paradise.

**Distance from school:** 12 minute walk.

**What’s close by?:** 1 minutes to Sobeys, 1 minute to Shoppers, 1 minute to Doctor’s office, 6 minutes to Superstore, 12 minutes to Spring Garden Road!
Pet friendly?: Don’t know about that.

Pros: Recycle bins available on every other floor.

Cons: No garbage chute despite being an 8 story building. No

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Spring Garden Terrace, 5885 Spring Garden Road

https://www.killamproperties.com/apartments/halifax-ns/spring-garden-terrace

Overall rating: ★★★☆☆

Rent: $1050/mo. for 1 bedroom (heat included)

Other expenses: electricity (~$25/mo.), internet (~$80/mo. for unlimited)

Bedrooms and bathrooms: Bachelor, 1 bed 1 bath, or 2 bed 1 bath – all units have a balcony

Building: 10 floors + PH. Outdoor swimming pool and courtyard. Overall, well kept. The hallways are a little bit dark/dingy but don’t let that throw you off!!! Very spacious apartments with big windows and great natural lighting.

Appliances: fridge, oven/stovetop → appliances are not brand spanking new, but they are totally functional.

Laundry machines are shared, coin-operated and located in the building basement.

Landlords: 2 landlords that are there when ya need ‘em, and not there when ya don’t need ‘em. You can reach the landlords by cell any time of the day and they are quick to fix/mediate any problems you have. Every time I’ve had an issue with something in the apartment, they have happily come to help me within an hour.

Neighbourhood: Very, very quiet building (mainly seniors and professional students) - which is perfect if you enjoy studying at home!

Distance from school: You can throw a stone from your balcony and hit Tupper. The location is one of the biggest assets of this building!! It’s a 2-minute walk from school – which makes it ideal for those of us that enjoy milking every last minute of shut eye before morning class! Also makes it super convenient to run home during lunch/breaks or attend extra-curricular events in the evenings (held at Tupper).

What’s close by?: Other than school and the CHEB/library:

- 3 min walk to nearest drug store
- 7 min walk to nearest grocery store (Pete’s)
- ~10 min walk to 2 different GoodLife Locations (one Women’s, one Co-ed)
- ~10 min walk to the IWK Hospital and QEII Hospital
- coffee shop right across the street (Just Us!)
- **most importantly** 3 min walk to nearest pizza place

**Pet friendly?:** (sadly) no dogs. But all other pets are fair game!

**Pros:** Quiet, lots of natural light in the apartments, close to school/necessities of life (aka pizza)

**Cons:** Laundry machines are shared, no dishwasher, and no gym.

### 1488 Birmingham Street


**Overall rating:** ★★★☆☆

**Rent:** $1795

**Other expenses:** Heat, Electricity, Internet

**Building:** 7 stories with elevator. Bottom 2 floors are businesses, and top two floors are penthouse suites

**Bedrooms and bathrooms:** 2 Bedroom, 2 Bathroom

**Appliances:** Fridge, stove, microwave, dishwasher, washer, dryer

**Landlords:** Pretty chill

**Neighbourhood:** Historic Schmidtville!

**Distance from school:** 10-minute walk, 7 minutes if you’re in a rush

**What’s close by?:** Pete’s Frootique, Shoppers, NSLC, Parklane, Halifax Central Library, Public Gardens, 5 minute walk from most restaurants and bars downtown.

**Pet friendly?:** Don’t think so

**Pros:** Location (Spring garden road), new building, well insulated, close to school and libraries, close to shopping, washer and dryer in each unit.

**Cons:** No gym, no parking, a bit of a hike to Sobeys and Superstore

**Other relevant info:** There is a waitlist
South Tower, 1200 Tower Road


Overall rating: ★★★☆☆

Rent: $1100

Other expenses: Parking- $90 underground, $75 above ground

- Electricity- About $40 a month
- Internet- $50 a month
- Laundry- $2.50 per load

Bedrooms and bathrooms: 1 bedroom, 1 bathroom

Appliances: Fridge, oven. Some units have a dishwasher. I brought my own microwave.

Landlords: Amazing landlords. They are always around the building and are very quick to respond to any issues.

Neighbourhood: Right across from the Victoria General Hospital and the IWK. Just a 5-minute walk to spring garden road, which has all of the restaurants, bars and shops you'll need!

Distance from school:

It takes less than 5 minutes to walk to school if you cut through the back parking lot of the Victoria General!

What’s close by?: Everything! Hospitals, school, Goodlife, restaurants, shops. Really great location!

Pet friendly?: No dogs. Cats are allowed.

Pros: Location, building is very tidy, large balconies, quiet. Pool and sauna.

Cons: Some of the units are a little out dated but they usually offer to replace the carpet in the older units with artificial hardwood.
Garden Park, 1472 Martello Street

https://www.killamproperties.com/apartments/halifax-ns/garden-park

**Overall rating:** ★★★☆

**Rent:** $925 for a “Junior 1 bedroom” (it’s a big bachelor) – it includes heat and hot water.


**Bedrooms and bathrooms:** #1 bedroom, 1 bathroom

**Appliances:** What is available and the quality of appliances – stove and fridge, in good condition

**Landlords:** Are they strict? Are they total ghosts? Etc. – the landlords are good, I don’t interact with them much other than the occasional hello

**Neighbourhood:** Seniors’ paradise? Party central? – definitely quiet!! Good for studying, not for partying

**Distance from school:** 5 minute walk

**What’s close by?**: Public gardens, humani-T café, spring garden is one minute away

**Pet friendly?**: no

**Pros:** rooftop deck and a small gym for all tenants to use; laundry on each floor

**Cons:** none come to mind

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5845 College Street

**Overall rating:** ★★★★★

**Rent:** 1000$

**Other expenses:** Pay for electricity and Internet. Electricity is super cheap and I pay like 65$ for two months in the winter (but I like it colder) and internet is Bell FiberOp at 90$ a month (ask about a 50$/month deal for the first three months). Parking is 100$ a month and its underground and heated. Laundry is coin operated and around 2.50$ per load.

**Bedrooms and bathrooms:** 1 bed one bath.

**Appliances:** Comes with all the major appliances minus a microwave and they are in great shape.
Landlords: Neil is the guy you deal with and he's not bad but not really on the ball either. I never see him but then again I've had very few problems.

Neighbourhood: Very quiet but I also always have people over and have had no problems.

Distance from school: Less than 50m… I walk out at 8:32am for an 8:30am class and I'm early.

What’s close by?: EVERYTHING. This place is a godsend, overall the best area possible.

Pet friendly?: Yes I believe so. Who knows about ferrets though….

Pros: It’s amazingly close, clean and I have a loft so it’s a cool layout. The rent is pretty reasonable and you pay very little for utilities. I would 100% recommend this place for anyone!

Cons: None really.

6069 Coburg Road

Overall rating: ★★★★★

Rent: $1700; Everything included except internet (2 parking spaces!)

Other expenses: Internet

Bedrooms and bathrooms: 2 Bedrooms, 1 Bathroom

Appliances: Stove, fridge, dishwasher, washer/dryer (non-coin operated)

Landlords: Not strict, never around unless asked but are very responsive and get things done quickly.

Neighbourhood: Lovely next door neighbour who is a Senior, students live upstairs.

Distance from school: Less than a five-minute walk to Tupper

What’s close by?: Coburg Coffee, Convenience stores, Subway, School, Grocery store within walking distance (and liquor store)

Pet friendly?: YES!!! (Dogs too)

Pros: Large common area, nice area and a well kept apartment. Non-coin operated washer and dryer with two parking places at no extra cost. CLOSE TO SCHOOL!
**Cons:** Bedrooms are a little small and the closet space is small.

Garrison Watch, **5536 Sackville Street**


**Overall rating:** ★★★★★

**Rent:** $1200; Heat and hot water included

**Other expenses:** Parking is extra (not sure how much). I pay for electricity which is ~$50 every two months.

**Bedrooms and bathrooms:** 1 bedroom and 1 bathroom

**Appliances:** Stove, oven, fridge, dishwasher, washer and dryer in your own laundry room in the unit. Great quality!

**Landlords:** Not overly strict. It’s a quiet building but I have thrown a few parties and never had any problems.

**Neighbourhood:** I literally never see anyone. And you can’t seem to hear between the walls of the apartments. Very quiet! But also right on Spring Garden where all the action is. Also the building is conveniently located half way between the Tupper and Boomers.. less than a ten-minute stumble after late night shenanigans and you are home!

**Distance from school:** A 10-15-minute walk to the Tupper depending on how fast you walk. You can cut through the public gardens which makes it a nice walk. Also under 5 minutes to Theatre A if you time it right and are super lazy and take the #1 bus two stops..

**What’s close by?:** Everything! Right across from Petes, next to Park Lane so its super convenient for Goodlife members.

**Pet friendly?:** Yes. Cats are welcome. Dogs under 25 pounds (and there are SO many cute puppies that live in the building)

**Pros:** Location! Also super big apartments for a better price compared to other buildings in the area.

**Cons:** The entire building is really warm and there is no A/C. 9 months of the year this isn’t a problem. Moving in last summer was pretty brutal – buy a good fan!

**Other relevant info:** If you get a unit on the North side of the building you will have a beautiful view of Citadel Hill!
Springrose Manor, 1389 Robie Street

Overall rating: ★★★☆☆

Rent: $1300; Heat and water included

Other expenses: Internet: ~$55/month with Bell Aliant

Power: ~$60 every two months

Laundry: $2 for a wash and $2 for a dry, save up your loonies!!

Parking: I think somewhere around $100/month, both underground and above ground available, (underground is more expensive)

Bedrooms and bathrooms: 2 bedrooms, 1 bathroom

Appliances: Fridge, stove, dishwasher, all of reasonable quality. Bring your own microwave

Landlords: Total ghosts and difficult to contact. We luckily have not needed anything fixed but I can imagine things would get quite frustrating if we did!

Neighbourhood: Seniors’ paradise? Party central?

Distance from school: Literally across the street… I roll out of bed at 8:25am for 8:30am lecture!

What’s close by?: Tupper, Subway, Lawton’s, Starbucks. Everything you need is a maximum 15-20-minute walk. 10-15-minute walk from central Spring Garden Road (lots of great restaurants and a little bit of shopping).

Pet friendly?: Cats are welcome. No dogs :( 

Pros: Lots of medical and dental students in the building. Not many undergrad students so not too loud! Not too many families so don’t have to worry too much if you do have friends over. Ridiculously close to school. Little balcony. We have a closet/storage room that we literally use as a guest bedroom – it is HUGE! Cozy unit! Feels like home.

Cons: No common area. Laundry facilities aren’t too great.

Other relevant info: There are quite a few apartments right around this building - all owned by the same company and run by the same landlords. Call 902-877-6293 to check out any of these apartments!
The James, 5620 South Street

https://www.killamproperties.com/apartments/halifax-ns/james

**Overall rating:** ★★★★☆

**Rent:** $1215 (goes up with floor #)

**Other expenses:**

Heat/electricity ~$150 in the summer, ~$400 in the winter bi-monthly ONLY IF you live on the ground floor; higher floors will be cheaper

Laundry – free

Parking – $110 indoor parking, $90 outdoor parking

Internet – not included

**Bedrooms and bathrooms:** 1 bedroom, 1 bathroom

**Appliances:** All stainless steel appliances (microwave, dishwasher, oven, fridge, freezer, etc.). All appliances are great quality.

**Landlords:** Not strict. I’m on a texting relationship with my landlord and he’s available 24/7. No real complaints, very accommodating.

**Neighbourhood:** It’s in a great area that close to both downtown and campus, so there are a lot of young people living in the building. At least 4-5 med students from each each year live in this building. Landlords don’t mind if you have a party or two, but it’s not party central.

**Distance from school:** 10 min walk

**What’s close by?:** Sobey’s (2 min walk), Shoppers and Canada Post (1 min walk), IWK (10 min walk), VG (5 min walk), Halifax Waterfront (10 min walk), HI (15-20 min walk)

**Pet friendly?:** They say no although I’ve seen many tenants with pets. This may be negotiable.

**Pros:** Very, very nice and clean building. It was built 7 years ago so all the units are modern and appliances are mostly new. Most essential stores, bars, and school are walking distance. Laundry is free and there is also an exercise room.

**Cons:** Nothing is included in the rent outside of cold water. The building is electrically heated, which means that you’ll be paying electricity and heat in one bill. This can be an issue during winter, especially if you live on the ground floor, since the electricity cost can be quite high.
1078 Tower Rd


**Overall rating:** ★★★★★

**Rent:** Starts at $1100

**Other expenses:** In-suite laundry in every apartment, heat included, electricity and internet are not included, underground parking for $120/month, storage room for bikes in the underground garage.

**Building:** Beautiful building, very new and modern as it was built in 2009. Lots of students and young professionals. Air-conditioned lobby and gym (on the top floor). Also a barbecue available to all tenants on the roof. FOB access to get into the building and buzzer system in the front lobby for those with local numbers. A massage therapy practice is located on the top floor of the building so you are basically an elevator ride away from Heaven on Earth.

**Bedrooms and bathrooms:** 1-2 bedroom apartments with or without dens, 1 bathroom per unit.

**Appliances:** Black granite countertops (including on the breakfast bar), and chrome accessories (fridge, stove, oven), laminate flooring in living room, bedroom, and Italian porcelain tile in the entryway and bathrooms. Showers have inset baths (for those of you who need one to relax after a long day of med schooling). Lots of closet space.

**Landlords:** There will be a change of management at 1078 Tower next year but Paramount management is easy to get ahold of and very friendly.

**Neighbourhood:** Really cute neighbourhood with lots of students, young professionals, and some families!

**Distance from school:** 10 minutes

**What’s close by?:** 10 minute walk to Point Pleasant, 1 minute walk to Uncommon Grounds, 5 minute walk to Sobeys.

**Pet friendly?:** No

**Pros:** Great location, beautiful building, in-apartment gym & rooftop barbecue.

**Cons:** Price, no pets.
Other relevant info: Great building and would recommend it to anyone! Email meghan.plotnick@dal.ca if you have any specific questions 😊

Queen Sana Tower, 1157 Tower Road

Overall rating: ★★★☆☆
Rent: $1100 (heat & hot water included)
Other expenses: Power, Internet
Bedrooms and bathrooms: 1 bedroom, 1 bathroom
Appliances: Stove, fridge
Landlords: Awesome landlord. Friendly and helpful.
Distance from school: 5-10min walk from Tupper
What’s close by?: South end (Sobeys, superstore, etc.)
Pet friendly?: No
Pros: Quiet and great location
Cons: Expensive side. Could get a better apartment for the price.
It’s as simple as:

FIND A STUDENT APARTMENT

BOOK A VIEWING

BOOK NOW

killamstudents.com

FIND A COZY PLACE!

DAL Med Students earn a $250 grocery card when signing a new lease with us!

Map provided by: HALIFAX
living in Saint John
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](http://www.unb.ca/saintjohn/security/parking.html)

**Interest Groups:** Just like clubs/organizations/societies that you might have experienced during your undergrads, DMNB has "interest groups" that are geared towards particular student interests, whether those are extra-curricular or future profession based. For a full list of interest groups, please check out this link of the Dalhousie Medical Students’ Society website to see a full list of interest groups in Saint John and Halifax: [http://www.dmss.ca/interest-groups.html](http://www.dmss.ca/interest-groups.html)
LIFE IN SAINT JOHN

Now that you’ve been given the rundown of the essential spots around campus, we’ll give you some more information about your city! Keep in mind that this guide is not exhaustive and touches on only a few of the great aspects of living in Saint John. Think of this as something to get you through your first week or so of exploration.

PUBLIC TRANSPORTATION

City Transit: You can get to and from DMNB on Saint John Transit buses. 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 UNBSJ. Check out [www.saintjohntransit.com](http://www.saintjohntransit.com) for more info and rates.

*A note of caution*: a few of our classmates have tried relying on City Transit to avoid buying a car, but were not successful. The Transit system is not always reliable and you can sometimes end up feeling like you’re planning your life around a bus schedule. If it is feasible for you to do so, it is best to have a car or have a reliable person to carpool to class with.

Taxis: For your convenience, here's a list of some taxi services in Saint John along with their phone numbers.

- Diamond Taxi (506-648-8888)
- Vet's Taxi (506-658-2020)
- Saint John Taxi (506-693-0000)

GROCERIES

Sobeys and Atlantic Superstore both offer a 10% discount for students on Tuesdays. Just bring your student ID (you’ll also need a valid Air Miles card at Sobeys). In Millidgeville, there is a Superstore close to campus. In the north end, there is a Sobeys that is on-the-way to school from SJ Uptown and Millidgeville.
In the uptown, there is **Real Food Connections** that offers great deals on produce boxes and locally-sourced products. The **City Market** also has a wide variety of fresh seafood, live and cooked lobsters, farm-fresh produce, fine cheeses, fresh flowers, meat, baked goods and dulse. It's a great place to visit early on Saturday. It is open Monday to Saturday, so if you live uptown you can run over anytime to grab some groceries and/or a delicious meal. Included in the uptown is the **Queen's Square Farmer's Market**, happening seasonally from 9:00am to 2:00pm every Sunday, which includes local vendors from the area hosted in the newly revamped Queen's Square.

**SHOPPING**

**Market Square and Brunswick Square:** Located in the heart of uptown Saint John, Market Square and Brunswick Square have great dining, shopping, and entertainment offerings. There is also a boardwalk running along the harbour, which is a great place for a walk, run, or bike ride. The **New Brunswick Museum**, Canada’s oldest continuing museum, is within Market Square. There is a spa on-site (post-exam relief!) as well as some med school favourite restaurants (Grannan’s, Peppers, and the Ale House).

**McAllister Place and East Point Shopping:** Located on the East Side of Saint John, McAllister Place and East Point Shopping have the densest shopping area in the city. Lots of stores and places to eat.

**ENTERTAINMENT**

**Imperial Theatre:** Atlantic Canada’s busiest venue for live performance. The theatre has been restored to its original 1913 Victorian proscenium-arch vaudeville roadhouse, incorporating state-of-the-art theatrical equipment and an enlarged stage. It houses some of the city’s great performing arts events in the form of plays, dance, and concerts, all while sitting in the heart of uptown Saint John.

**Harbour Station:** A venue for various sporting, trade shows and concerts. It also acts as the home of the Saint John Sea Dogs, a team in the Quebec Major Junior Hockey League. It is also home to the Saint John Mill Rats, a National Basketball League team.
**Dining and Nightlife**

Saint John offers lots of variety in food, and uptown is the main hub for a great culinary experience. Thandi, Italian by Night/Urban Deli, Britt’s, East Coast Bistro, and Port City Royal are all class favorites for must-try restaurants.

For coffee enthusiasts, Java Moose is a locally owned coffee shop with tons of flavours. They have 4 locations across town. Saint John also has a number of Starbucks and Second Cup locations that offer great study environments for the sleep deprived medical student.

Saint John also has a bumpin’ nightlife, and the uptown has lots to offer on any given night. Grab a pitcher of your favourite beer and chow down on the greatest nachos of all time (we suggest the pita version) at Church Street Pub and then head to the boardwalk to take in a show by a local artist or touring band at Peppers. Need a place to watch the big game? Look no further than Rocky’s Sports Bar. If dancing is your thing, O’Leary’s is the place to be and McGill’s is definitely worth checking out. If you’re looking for a more casual night out, try Britt’s Pub (with a second location in Millidgeville) or head downstairs to sample wine at Happinez! Picaroons, a New Brunswick favourite, is also a great place to grab a beer with friends and day of the week. The great thing about all of these places is that they are all within a 5-minute walk of each other – the sky’s the limit!

**Parks and Recreation**

**Parks & Walking Trails**

Rockwood Park is a great place to go for a walk, hike, or swim. There are also lots of mountain biking trails throughout the woods. One of Canada’s largest parks contained wholly within a city, Rockwood Park is 870 sprawling hectares of woodland, lakes, and developed recreational areas. There is a campground (for those of you who don’t want family members to stay with you on visits!) and an 18-hole public golf course. For those of you with families, there is an awesome playground that children will enjoy, as well as multiple ponds where you can feed the ducks. Outdoor skating on Lily Lake, sleigh rides and cross-country skiing take place during the winter months. The Lily Lake Pavilion is a wonderful restaurant where you can sit near the water and eat some great food.
Irving Nature Park is a 6.3km naturalists’ paradise on the Bay of Fundy. A winding coastal road and nature walking trails are a great way to spend a Sunday afternoon. From 8am to 8pm, the park has propane barbecues near picnic sites for the public to enjoy. Harbour seals and porpoises can often be seen offshore. Pro tip: the paths nearest the water are pretty cool early in the mornings regardless of the season, so dress warm, but this is a fabulous Saturday morning pre-study activity with coffee in hand.

Harbour Passage is Saint John’s own cranberry-coloured trail, a series of interconnected walkways, lookouts and heritage sites linking the Reversing Falls to Uptain Saint John. Ideal for walking, running, and biking, the trail includes stretches of Water Street, the boardwalk at Market Square, and the neighbourhood around Barbour’s General Store.

Care for a stroll in the park? Try a walk around King’s Square. You get a beautiful view of the harbour and many historic Saint John sites. In the heart of it is the Old Band Stand, which hosts concerts and festivals in the summer and fall.

Golf

For golf enthusiasts, there are many places to relax and swing a club, including Rockwood Park Golf Course, Westfield Golf and Country Club, Hampton Golf and Country Club, and Riverside Golf and Country Club. The Rockwood Park Golf course in particular is located approximately 1 km from campus.

Skiing

Wax up your skis and snowboards because Saint John has great slopes just a short distance away near Sussex. With a vertical drop of 203 metres (660 feet), Poley Mountain offers challenging skiing with 32 trails and a top-notch terrain park. Après-ski is a winter pastime "must", especially on Fridays after class!

Tennis

During the winter, tennis programs are offered at the University of New Brunswick’s Saint John campus. Its Athletics Centre has four indoor tennis courts with complete changing and showering facilities. The spring and summer programs are conducted outdoors at several popular city courts including Shamrock Park in Millidgeville and Rothesay Tennis Club.
There are plenty of options for keeping physically active. With your student ID, you will have access to the UNBSJ gymnasium, fitness room, and weight room. Also located on the UNBSJ campus is the Canada Games Track and Field Centre. You can also get a membership (~$15/month) at the SJRH gym, which is conveniently located down the hall from the anatomy lab.

If you’d prefer to try a gym off-campus, the Canada Games Aquatic Centre has a great multi-purpose facility with 4 pools and two weight and exercise rooms. The Centre is located via the pedway from Market Square. There are several Goodlife Fitness clubs located in the city, one of which is in Brunswick Square in the uptown. As a CMA member, you qualify for a Goodlife Fitness discount which works out to be ~$36/month. Finally, the Greater Saint John Regional Y (aka YMCA) has a brand new multi-purpose facility (gym, swimming pool, fitness classes, gymnasium, etc) and offers students a monthly membership of ~$35.00/month.
Before you can venture from your home in Saint John, you need to find a new home in Saint John. 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!

2. 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. That being said, 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 definitely 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.

2. 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 give extra consideration to 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 a number of apartment buildings available, many of them built or renovated within the last decade. The cost of a fairly 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.

3. It’s close! There are a number of 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.

2. Vehicle usage (biased author alert): I chose this area because I wanted the option of walking to class. This hasn’t happened. I now drive to class every day anyway. I also find myself driving Uptown often (or paying for a cab if I’m going out). This is the bias of the author. Point is, “know thyself” and choose where you lived based on what you’ll actually 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!

Maps

Saint John: highlighting the neighbourhoods of Milledgeville and Uptown. The school is located at UNBSJ and the hospital is just south of UNBSJ.
Location of the DMNB Building and the Saint John Regional Hospital
Getting Connected

As a DMNB student, there are a lot of Facebook groups to join and stay on top of! Here are some groups that we recommend the Class of 2020 join in order to make sure you’re staying in the loop:

- **Dalhousie Medicine - Class of 2020** (includes both Halifax and Saint John students): https://www.facebook.com/groups/DalMed2020/
- **DMNB 2020** (for DMNB Class of 2020-specific announcements and discussion): https://www.facebook.com/groups/DMNB2020/
- **Dal Med NB** (for all classes of DMNB): https://www.facebook.com/groups/696537267027028/

Orientation Week at DMNB

Stay tuned for your Orientation Week schedule. This promises to be lots of fun and will be a great way to become acquainted with your classmates and Saint John/Halifax.

Staying Ahead of the Game

Below, I've included a list of tasks you'll be reminded to do during Orientation Week. However, should you feel like being ahead of the game, I've included some of these tasks below.

- Register online with the New Brunswick College of Physicians and Surgeons. Remember your ID number for this, as it is what you'll use as an access code to the printer in the student lounge.
- Sign the fire safety plan on the bulletin board in the student lounge at DMNB.
- Purchase your parking pass at Oland Hall on UNBSJ campus.
- Set up your myUNB account in order to log on to the campus internet.
- Purchase a lock for one of the lockers that is provided free of charge at DMNB.
- All in all, just prepare to move to Saint John a few days before Orientation Week begins. This will give you some much needed adjustment time and prepare you for any questions you might have about navigating the city and its services.
Being a medical student can be expensive. Depending on your unique circumstances, such as previous undergraduate debt, supporting a family, and so on, financing your medical education can be stressful. Fortunately, there are lots of resources available to help organize and optimize your finances! For additional information, visit: http://www.dal.ca/admissions/money_matters.html

A few essential tips:

• Try to borrow as little as possible and use your resources wisely. Create a budget to help plan for your financial objectives and determine how these objectives fit with your lifestyle needs.

• Apply for scholarships/bursaries – and lots of them! All entering students are automatically considered for some scholarships. In September you will have the opportunity to apply for additional scholarships and bursaries through DalMedix. The deadline for these scholarships is around mid-October. If you receive a scholarship, it is applied directly to your tuition account.

• Maximize your student loans and use them first, drawing minimally from savings and line of credit.

• Talk with a professional about financial planning, such as those at MD Management or your own banking institution
  o *Note, even if you choose a different financial institution for a Line of Credit, MD Management is still available for free consulting! This is an awesome opportunity offered to medical students, so take it!!

• Budget, budget, budget! Try as best as you can to follow it. This helps you plan for expenditures and predict your future financial situation down the road.
2016-2017 Tuition breakdown, Year of study 1

Tuition: $19,215.00
Student union fee: $145.56
DSU Health and Dental plan: $270.00
Society fee: $109.00
Student service fee: $306.40
Facilities renewal fee: $173.70
*Bus pass fee: $153.40
**TOTAL: $20,373.06

First installment (September 19, 2016): $10,765.56
Second installment (January 20, 2017): $9,607.50

*Please note: only Halifax must pay for the bus pass, as it is only for the bus system in Halifax (DMNBers need to “opt out”)

**May vary slightly depending on your home province

To pay tuition you can visit the Student Accounts office in person, pay online at www.dal.ca/studentaccounts, or have a transfer done from your bank to the university.

Fees

Fees are due at the same time as tuition and are roughly $1000 (see above). These fees include things like the U-Pass (bus pass), student service fees, student union fees, etc. One fee that you will pay initially but may want to opt out of is the DSU Health and Dental Plan. It costs $270, so if you are already covered for insurance, opting out of this can save you a bit of money. Go to www.dsu.ca for more information
Supplies

First off, don’t buy a stethoscope! They are expensive and, assuming tradition continues, you will get a really nice free one from your provincial physicians’ association. Some things you will want to purchase include a white coat and name tag, which are sold by the DMSS in September. Textbooks are up to you. There are plenty available online through the library that may turn out to be all you need, but if you like having a hard copy of a textbook on hand, you may want to consider budgeting for that as well. At the beginning of each unit, you will be given a corresponding list of textbooks. We do recommend that you have a reliable computer. The majority of students take notes on their laptops, and slides/documents for classes and tutorials are posted in advance.

Sample Budget

<table>
<thead>
<tr>
<th></th>
<th>Monthly</th>
<th>Annual</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Housing</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rent/mortgage</td>
<td>1,000</td>
<td>12,000</td>
</tr>
<tr>
<td>Home/tenant insurance</td>
<td>18</td>
<td>216</td>
</tr>
<tr>
<td>Heat and power</td>
<td>100</td>
<td>1,200</td>
</tr>
<tr>
<td>Phone/cable/internet/cellular</td>
<td>160</td>
<td>1,920</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1,278</td>
<td>15,336</td>
</tr>
<tr>
<td><strong>Transportation</strong></td>
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<td></td>
</tr>
<tr>
<td>Car loan/lease</td>
<td>300</td>
<td>3,600</td>
</tr>
<tr>
<td>Insurance</td>
<td>75</td>
<td>900</td>
</tr>
<tr>
<td>Gas and parking</td>
<td>200</td>
<td>2,400</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>575</td>
<td>6,900</td>
</tr>
<tr>
<td><strong>Basics</strong></td>
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<td></td>
</tr>
<tr>
<td>Groceries</td>
<td>300</td>
<td>3,600</td>
</tr>
<tr>
<td>Category</td>
<td>Amount 1</td>
<td>Amount 2</td>
</tr>
<tr>
<td>------------------------</td>
<td>-----------</td>
<td>-----------</td>
</tr>
<tr>
<td>Take-out/delivery</td>
<td>80</td>
<td>960</td>
</tr>
<tr>
<td>Lunches/coffee</td>
<td>20</td>
<td>240</td>
</tr>
<tr>
<td>Clothing</td>
<td>100</td>
<td>1,200</td>
</tr>
<tr>
<td>Haircut</td>
<td>30</td>
<td>360</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>530</strong></td>
<td><strong>6,360</strong></td>
</tr>
</tbody>
</table>

| **Education**          |           |           |
| Tuition/fees/"hidden costs" | 1,700    | 20,400   |
| Books/supplies         | 150       | 1,800     |
| Disability/life insurance | 10       | 120      |
| **Total**              | **1,860** | **22,320** |

| **Discretionary**      |           |           |
| Gifts                  | 15        | 180       |
| Going out/downtown money | 100      | 1,200    |
| Movies                 | 20        | 240       |
| Vacation/travel        | 150       | 1,800     |
| Laundry                | 20        | 240       |
| **Total**              | **305**   | **3,660** |

| **Total Expenses**     |           |           |
| **Amount 1**           | **4,548** | **54,576** |
| **Projected 4-year expenses** | **218,304** |           |
| **Approximate interest accumulation** | **15,000** |           |
| **Projected medical school debt** | **224,904.00** |           |
*Note on debt:* The preceding projection seems to match up nicely with the average maximum line of credit values of $250K. This does not mean that you should plan to use your line of credit to pay for all of these things. You should try to avoid using your LOC as much as possible, instead favouring your savings account, earnings (including scholarships and bursaries), and government student loans.

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**Government Student Loans**

First and foremost: everyone should apply for student loans. You may feel as though you don’t qualify but it doesn’t hurt to try. You may surprise yourself and get access to a wonderful source of (temporarily) interest-free borrowing. Student loans consist of both federal and provincial student aid programs. The amount you are offered is calculated based on your need as a student, your income, your parents’ income (if you are living at home), any debts or assets and the amount of scholarships and bursaries you are due to receive. The maximum amount available from federal and provincial loans varies, depending on your province of origin. However, this source of borrowed income can provide upwards of $20,000/year to students assessed to be in the highest need. This means that if your budget suggests you will require (for example) $35,000 for the first year, you can essentially save yourself $600-700 in interest alone! Repayment of government student loans is eventually required. Exactly when this happens depends on your province. For more information, see your provincial Student Loan website.

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**Lines of Credit (the “LOC”)**

Once you have been accepted into medical school, you are eligible for an LOC (often around $250,000). Please take the time to review the different packages offered by the different financial institutions below.

*Please note:* the financial institutions sponsor our students each year, both during Orientation Week and elsewhere, via the DMSS. We have done our best to avoid any conflicts of interest by providing you with unbiased approaches to disseminating the information for yourselves. The key to choosing an appropriate bank is finding one that suits your needs.
<table>
<thead>
<tr>
<th>Amount</th>
<th>MD</th>
<th>BMO</th>
<th>CIBC</th>
<th>RBC</th>
<th>Scotiabank</th>
<th>TD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $275,000*</td>
<td>$250,000 (standard)</td>
<td>$275,000 limit guideline with a rate of CIBC Prime which is 2.70% (as of June 13, 2016)</td>
<td>$275,000</td>
<td>$275,000</td>
<td>$250,000</td>
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</table>

<table>
<thead>
<tr>
<th>Credit Cards &amp; Perks</th>
<th>MD</th>
<th>BMO</th>
<th>CIBC</th>
<th>RBC</th>
<th>Scotiabank</th>
<th>TD</th>
</tr>
</thead>
<tbody>
<tr>
<td>CMA/MD Platinum MasterCard: No annual fee for 2 years **</td>
<td>• Student MasterCards:</td>
<td>• Student credit cards with no minimum income requirement including the Aventura Visa Card, CIBC Tim Hortons Double Double Visa Card, CIBC Telus Rewards Visa Card, plus more.</td>
<td>• RBC Avion Premium Travel Visa: No annual fee for 1st year.</td>
<td>• ScotiaGold Passport Visa &amp; Scotiabank Gold American Express (annual fees waived throughout medical school &amp; residency/fellowship)</td>
<td>• Free TD Aeroplan Platinum Travel Card or Free TD Platinum Travel Card with a TD Professional Student line of Credit</td>
<td></td>
</tr>
<tr>
<td>• 1.5 points per $1 purchase</td>
<td>• AirMiles MC – 500 bonus airmiles upon activation</td>
<td>• Cashback MC – 1% cash back on all purchases</td>
<td>• AirMiles World: Waive annual fee for 1st year ($99)</td>
<td>• World Elite: Waive annual fee for 1st year ($120)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• travel insurance: out of province medical/hospital insurance; trip cancellation; travel interruption; flight delay; baggage</td>
<td>• warranty protection</td>
<td>• vehicle rental insurance and more</td>
<td>• RBC Avion Premium Travel Visa: No annual fee for 1st year.</td>
<td>• Free short haul flight upon activation. (15,000 points)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• No monthly fee while in school and residency and 1 year after residency</td>
<td>• Yes - checking account with free transactions</td>
<td>• Unlimited Banking – All fees waived until end of residency.</td>
<td>• Unlimited no-fee banking throughout medical school and</td>
<td>• Yes - free all inclusive Chequing account with a TD Professional</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>No-fee banking?</th>
<th>MD</th>
<th>BMO</th>
<th>CIBC</th>
<th>RBC</th>
<th>Scotiabank</th>
<th>TD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Privilege Package: No monthly fee account with unlimited</td>
<td>Yes – no monthly fee while in school and residency and 1 year after residency</td>
<td>Yes - checking account with free transactions</td>
<td>Unlimited Banking – All fees waived until end of residency.</td>
<td>Unlimited no-fee banking throughout medical school and</td>
<td>Yes - free all inclusive Chequing account with a TD Professional</td>
<td></td>
</tr>
<tr>
<td>Interest Payment</td>
<td>No interest payments required. Interest is capitalized.</td>
<td>Interest only while in school and residency and 1 year after residency</td>
<td>Student professional PLC has a minimum monthly payment of interest-only during school until 12 months post residency, but you may at any point in time choose to change it to our standard repayment of 2% of the outstanding principal balance outstanding.</td>
<td>Payments can be made weekly, bi-weekly or monthly and you may at any time convert the principal amount outstanding on your Professional Edge Student PLC to a conventional variable rate loan with principal plus interest payments for...</td>
<td>No payments required until 1 year after residency/fellowship ends</td>
<td>Interest only while in school and residency and first year after residency</td>
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<td>---</td>
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<td>---</td>
</tr>
<tr>
<td>electronic transactions.</td>
<td>and no monthly fee</td>
<td>residency/fellowship</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Note:** The table provides a summary of interest payment options, including:
- No interest payments required, with interest capitalized.
- Interest only while in school and residency and 1 year after residency.
- Minimum monthly payment of interest-only during school until 12 months post residency, with the option to change to a standard repayment plan.
- Payments can be made weekly, bi-weekly, or monthly, and the principal amount can be converted to a conventional variable rate loan with principal plus interest payments.
- No payments required until 1 year after residency/fellowship ends.
- Interest only while in school and residency and first year after residency.
| Other | • MD is owned by the Canadian Medical Association and its only focus is to help Canadian physicians meet their financial goals.  
• As a medical student, you’ll have access to MD MedEd Counsel™—a team of MD Advisors and Early Career Specialist dedicated exclusively to medical students and residents. | • We help transition many of our med students into our Private Banking division after graduation—providing specialized wealth management to simplify your complex life  
• AirMiles can also be earned through normal debit card purchases if using our AirMiles bank plan—includes unlimited transactions | • Student Professional PLCs provide unlimited transactions and free PLC cheques, and a great low rate in school and after graduation.  
• Students have ongoing access to funds with no disruptions after graduation.  
• Dedicated Financial Advisors have the expertise to help you balance your and personal financial needs today and after graduation. | • Unlimited Free e-Transfers (Interac Transfers)  
• Option to defer principal payments for loans in repayment for periods up to 12 months upon the birth or adoption of a child (maternity or parental)  
• 25,000 bonus points ($250 towards travel) on new credit cards set up through the program (offer expires July 31, 2016) |
As you research your options, here are a few things to consider:

- **Limits and regulations**
  - Ensure that the limit meets your needs. In most cases, the limit will be $250,000 upon the completion of a credit check. You shouldn’t need a co-signer for your LOC and, if so, ask them to clarify why this is necessary. Further, some financial institutions will limit your annual spending, or will provide you will your line of credit in “chunks” (i.e., will only give you access to $50,000 in your first year). Make sure you ask about such limits and chose the package that is most appropriate for you and your spending needs.

- **Repayment and interest**
  - Interest rates greater than prime are simply unacceptable. Ask about these rates and whether they will stay at prime indefinitely during re-payment, or if the rates change upon graduation. You deserve a prime rate!

- **Accounts and credit cards**
  - What type of account will you receive? A student account? Free cheques, transactions, email money transfers, bank drafts, etc.? Ask for this information if it is important to you.
  - As for credit cards, what cards are being offered? Typically, medical students pursue different credit cards than they may have had during undergrad. There are various cards out there, such as travel cards, points cards, money-back cards, etc. see what they’re offering and what they’re willing to offer for free. Many students opt for travel cards as they can redeem points they have accumulated for travel purposes during CaRMS interviews in Med 4 (something to keep in mind but not worry about too much as of yet).

- **Extra fees**
  - You shouldn’t have any extra fees, so try and minimize them. Try to avoid disability/protector insurance on your Line of Credit. More competitive (i.e., cheaper!) alternatives are available, as discussed below.

*Remember:* You’re in the driver’s seat! Banks are interested in your business now, as well as securing you as clients for the future. It is fairly easy to change your financial institution after agreeing to a Line of Credit, but we recommend taking the time to educate yourselves on what’s available and what suits your needs.

If you would rather wait until Orientation Week and discuss packages with various banks, feel free to wait. They will be present during the first week to answer all of your questions and give you free pens!
Disability and Life Insurance

As Dalhousie medical students you are eligible to purchase disability and life insurance offered by Doctors Nova Scotia in partnership with the Ontario Medical Association (OMA Insurance) without providing evidence of health. The CMA and MD Management STRONGLY recommend the Provincial Medical Association plan and advise that medical students take advantage of this offer as soon as possible. There are also very generous disability packages available for free, and the OMA representatives will discuss this with you during O-week.

Typically, disability insurance is only offered to those who are working and earning an income. The OMA disability insurance plan that is in place for medical students is somewhat unique, with premiums ranging from $50 to $125 per year (cheap!), depending on the plan you choose. If disabled, this insurance will provide a monthly tax-free benefit of $1,000 to $2,500 after a waiting period of 60 days. If you need to take time off due to a sickness or an accident during your four years of school, the disability benefit will at least provide you with a monthly income until you resume medical school so that, for the period of time you are disabled, the benefit can keep you from accumulating more debt.

Term life insurance in the amount of $100,000 is also offered to medical students. This insurance coverage is free, with no evidence of health required for your first $100,000 of coverage. No premiums are payable as long as you remain a medical student. If you choose to retain OMA coverage, premiums will be charged on September 1st following the date you complete medical school. Term insurance will pay the beneficiary the full amount of the policy death benefit on a tax-free basis. The $100,000 in life insurance is free through OMA Insurance. There are other options for life and disability insurance through the Canadian Federation of Medical Students (CFMS). This coverage is provided through Royal Bank.
Special offer, only to medical students of Dalhousie University.

BMO Bank of Montreal offers options designed to help students like you meet your banking needs, so you can concentrate on what’s most important — learning. Take a look through our banking services and discover which combination works best for you.

1. Medical Student Line of Credit

A BMO Medical Student Line of Credit gives you access to the money you need, when you need it. Use it to pay for tuition, books, living expenses and other unexpected costs. Unlike a traditional loan, once you’re approved, features include:

- eligibility to borrow up to $250,000 during the course of your program
- interest payments only on the amount you actually use, at competitive rates
- funds you need, when you need them, as many times as you want (up to your maximum credit limit)
- monthly interest-only payments for up to one year after completing your studies including residency (to a maximum of 7 years of residency)
- repayment of your Medical Student line of Credit up to 15 years after graduation

2. Only from BMO Bank of Montreal — FREE banking while in school and up to one year after graduation.

A student’s budget can be tight. With the BMO Everyday Banking Students/Recent Graduates Discount Program, you will receive our Plus Plan for FREE, saving you $9.95 each month. Key features of the Plus Plan include:

- up to 30 transactions each month
- 2 Interac e-Transfers per month
- Free SPC card. Get 10-15% off fashion, dining, entertainment, lifestyle, travel and more, at hundreds of retailers across Canada

3. BMO SPC MasterCard credit card

Get double the benefits with just one card. Not only do you get all the great benefits of a BMO MasterCard credit card, but you will also get exclusive discounts at thousands of SPC Card retailers nationwide for NO ANNUAL FEE.

From fashion and accessories to food and entertainment to travel and more, a BMO SPC MasterCard credit card saves you money and provides you with credit.

For more information, please visit bmo.com/studentbanking

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1 Approval and credit limit are subject to BMO Bank of Montreal’s normal credit requirements. Must be a Canadian citizen or landed immigrant enrolled in a Canadian or non-Canadian post-secondary school or university. Subject to credit availability and verification of identity. This special offer can be modified or cancelled at any time without notice. You can receive a discount of $9.95 per month and have the full monthly Plus Plan fee rebated or you can apply the $9.95 discount to another eligible Plan and pay the difference after the discount is applied. You are responsible for all transactions, services and product fees not included in your Bank Plan. The discount applies to the Teens Discount, you must be between 13 and 18 years of age. To be eligible for the Students or Recent Graduates Discount, you must be a full-time student at or a recent graduate from a post-secondary university, college or registered private vocational school. Proof of eligibility is required. Students with a BMO SPC MasterCard credit card will not receive a separate SPC Card and can take advantage of SPC Card discounts by showing their BMO SPC MasterCard credit card at participating merchants. Registered trade-mark of Bank of Montreal. Registered trade-mark of MasterCard International Incorporated. Registered trade-mark of Interac Inc. Used under license. Registered trade-mark of Student Price Card Ltd.
CIBC Professional Edge®
Student Program

Borrow up to $275,000 to help cover tuition, books, school supplies, and living costs for your program.¹

The CIBC Professional Edge Student Program Offers Dalhousie Faculty of Medicine

- Ongoing access to funds at an interest rate² of CIBC Prime Rate
- Low monthly interest only payments on the amount you use

Repayment Options upon Graduation

- Continue using your Professional Edge Student PLC with interest only payments
- Convert your Professional Edge Student PLC to a CIBC Personal Loan with set principal and interest payments
- Pay off all or part of the line of credit or loan at any time without penalty
- For all repayment options you get to keep the same variable rate of interest you had while in school

For more information please call:
Kelly Surette, Financial Advisor
(902)-428-7950 ext. 349
Spring Garden & Dresden, 5527 Spring Grd Rd.
Kelly.Surette@cibc.com

Additional Features

- Access your funds, transfer money and make payments on your line of credit from CIBC branches, bank machines, Telephone Banking, CIBC Online Banking® or CIBC Mobile Banking®, where you can also set up automatic payments
- Access funds wherever you see the Interac® symbol
- Payment due dates are set out on your monthly statements

Other CIBC Student Banking Offers

- CIBC Advantage® for Students – Enjoy unlimited transactions³ and no monthly fee on the Everyday® Chequing Account
- Credit Cards for Students - CIBC Classic Visa® Card for Students or CIBC Aventura® Visa® Card for Students: Convenient access to credit with no minimum income required. With a CIBC credit card you can track and organize your credit card activity and get access to enhanced security features with CIBC CreditSmart®

¹Approval subject to applicants meeting CIBC's normal lending criteria. Credit limit determined by CIBC, in its sole discretion. Part-time students are eligible for reduced credit limits determined by CIBC. Qualified guarantor may be required. Ongoing access to your Professional Edge Student PLC and annual credit limit increases (if applicable) subject to proof of enrollment, a continued good payment history and credit record, and a satisfactory cash flow analysis, determined by CIBC in its sole discretion. Certain conditions and restrictions apply. Products and their features may change at any time. Proof of enrolment is required annually.

²“CIBC Prime Rate” means the variable reference interest rate per year declared by CIBC from time to time to be its prime rate for Canadian dollar loans made by CIBC in Canada. Your interest rate is variable and will change whenever CIBC Prime Rate changes.

³A transaction includes cheques, withdrawals, transfers, pre-authorized payments, bill payments (including CIBC Credit Cards and CIBC Personal Lines of Credit) and debit purchases. For CIBC eAdvantage Savings Accounts, a transaction does not include online transfers to your other CIBC personal bank account(s) using the transfer function on CIBC Online and Mobile Banking. Additional fees apply to withdrawals from non-CIBC bank machines, INTERAC e-Transfer® transactions and cheques written in currencies other than the account currency. These fees apply to all customers, including CIBC Advantage for Youth, CIBC Advantage for Students and CIBC 60 Plus Advantage customers. To enjoy the benefits of our special student discounts, we’ll ask to see your current student card and a copy of your enrolment documentation to verify you are attending a qualifying full-time post-secondary program (college, university, CEGEP). Your discount will remain in effect up to a maximum of 4 years from your program enrolment date (based on expected graduation date or the length of the program). After this, you must re-apply with proof of enrolment and enrollment. © CIBC and related marks are trademarks of CIBC. Visa® is a trademark of Visa International Services Association and used under license. ® Interac and Interac e-Transfer are trademarks of Interac Inc.; CIBC authorized user of the mark.

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- Royal Credit Line® for Students
-Creating your financial plan
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With Scotia Professional® Student Plan, you’ll receive:

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- Referrals to specialists within the Scotiabank Group for financial planning and investment management services
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As a Small Business Advisor we would be pleased to discuss the many benefits of Scotia Professional Student Plan. Call us to set up a convenient time to meet.

Scotia Professional Plan

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¹ Monthly account fee is waived for the duration of the program. All other fees not covered by your banking package will continue to apply, including additional fees charged by other financial institutions and access fees to use non-Scotiabank banking machines (e.g. Interac, VISA* or PLUS* fees). Cardholder service fees continue to apply for using cross border debit service.
² The regular annual fee is $110.00 per year for the first card issued on the account; additional cards have a regular annual fee of $30.00 per year per card. Annual fees are waived for the duration of your Scotia Professional Student Plan. The ScotiaGold Passport VISA card regular interest rates are 19.99% on card purchases and 21.99% on cash advances, balance transfers and Scotia® VISA Cheques. Offer applies to new accounts opened by December 1, 2012, subject to credit approval. Rates and fees are as of April 1, 2011 and are subject to change without notice.
Our TD Canada Trust Student Line of Credit offers –

- Medical & Dental Students – Up to $275,000 at a variable interest rate of TD Prime, which is 2.70% as of Monday, May 9, 2016¹
- Veterinary Students – Up to $140,000 at a variable interest rate of TD Prime, which is 2.70% as of Monday, May 9, 2016¹
- Interest-only payments while in school and up to one year after graduation or residency
- Flexible monthly payments after interest-only payment period
- Continued access to available credit during residency
- No set-up or ongoing fees and no need to reapply each year for additional funds²

When you are approved for a TD Canada Trust Student Line of Credit as a Medical, Dental or Veterinary student, you will be eligible for the following:

- Our All-Inclusive Banking Plan chequing account, which offers unlimited transactions and other premium banking benefits. We will waive³ the monthly account fee for up to 4 years (value $360/year⁴)
- Your choice of a TD® Aeroplan® Visa Platinum® Card or a TD Platinum Travel Visa® Card. If you are approved for your card choice, then as an All-Inclusive Banking Plan holder, the Annual Fee for your chosen card will be waived (value of up to $99/year⁵). You will also get a Welcome Bonus⁶ of 10,000 Aeroplan Miles after first purchase with your TD® Aeroplan® Visa Platinum® Card or a Welcome Bonus⁷ of 15,000 TD Points after first purchase with your TD Platinum Travel Visa Card!

Contact me to set up an appointment.

M. Donna Casey
Account Manager, Small Business
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mary.casey@td.com
Dalhousie University