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# Excited for residency? Here's what to consider.

The transition from medical school to residency is a major milestone on the road to practice. There's a lot to do, a lot to think about — and that might feel overwhelming. MD Financial Management (MD) and Scotiabank Healthcare+ are here to help you plan for what's coming, so you can feel prepared as you begin your life as a resident.

## Here's a handy resident checklist to help you get started

- How much will I be making and how should I handle my new cash flow?
- Should I pay down my debts, start to invest or do both?
- Should I rent during residency, or buy a home?
- What happens with my student loans? When do I need to start repaying them?
- What is loan forgiveness? Are there payment deferral programs available to me?
- Does my line of credit change when I graduate? Do I have to start making payments right away?
- Should I consolidate my loans?
- Should I buy a car? New or used? Financed or leased?
- How can I support my partner who is relocating with me?
- How do I get started? Let's walk through this together.**





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## Start residency confidently — we're here to support your next steps.

Scan the QR code to book  
a meeting with us and build  
your residency game plan —  
**plus get entered to win 1 of  
17 Garde Malade scrub sets!**



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