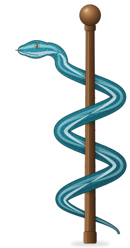
Physician Financial Advisors



FOR PROGRAM COORDINATORS, PROGRAM DIRECTORS, AND CHIEF RESIDENTS

# Noon Conference: The Money Decisions of Training

A 45-minute financial education session for residents and fellows, built around the decisions that are made, or missed, between intern year and the first attending contract. Education only. No product presentation, no sales pitch, and nothing to sign.

**45 minutes**
35 of teaching, 10 of questions. A 60-minute version adds a case study.

**Virtual or in person**
Video anywhere in the United States; in person by arrangement.

**Any specialty, any year**
Content adapts to interns, senior residents, or fellows.

**No cost**
Offered as a service to programs. Handouts included.

## What residents leave with

1. **The five decisions of intern year**

   Own-occupation disability coverage, the first PSLF employment certification, Roth versus pre-tax at a resident's tax rate, a real emergency fund, and open-enrollment choices that are hard to undo.

2. **Student loans in 2026**

   How PSLF counts residency payments, what changed under the 2025 federal law, and a framework for the PSLF-or-refinance decision. Where to verify everything at StudentAid.gov.

3. **Protecting the license**

   Why the definition of disability matters more than the premium, what group coverage does and does not do, and how guaranteed standard issue programs work.

4. **The first attending paycheck**

   Where a $300,000 salary actually goes, the withholding surprise of the first attending year, and the order of operations for the raise.

5. **Contract basics**

   The handful of terms in a first employment agreement that carry the most money and the most risk, and when to get a review.

6. **Questions**

   Open Q&A. Residents may also submit questions anonymously in advance.

## Format options

- Noon conference, grand rounds, wellness curriculum block, or a chief-led evening session.
- Intern-orientation version focused on the first 90 days.
- Fellow and senior-resident version focused on contracts and the attending transition.
- Slides and a one-page handout provided; the two-page Resident's Financial Checklist for every attendee.

## What we need from you

A 45-minute slot, a room with a screen or a video link, and a rough headcount. A short note on your residents' biggest money questions helps us tailor the talk.

## Ground rules

Education only. No product is presented, no sign-up sheet is passed, and no attendee is contacted afterward unless they reach out themselves. Content is reviewed for accuracy against current federal figures and program rules and is held to the fiduciary standard we practice under.


**Presented by Stratton Grandy, CFP®, ChFC®**

Physician Financial Advisors · GBP Wealth Management, a Northwestern Mutual Private Client Group firm. Stratton is the point of contact for every program.


## Book a session

Email a few dates that work for your program and we will confirm within two business days.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