



ApolloMD™

CHECKLIST TO HELP MANAGE DEBT AFTER RESIDENCY

- Live like a resident or live modestly
- Create a budget (quarterly is suggested for ICs)
- Track spending and cash flow through mobile apps
- Avoid unnecessary debts and spending
- Educate yourself on your new financial situation
- Hire a financial advisor
- Set financial goals
- Start paying your debts early
- Refinance or consolidate loans
- Aggressively invest in your future self / aggressively invest in retirement account
- Don't rely on student loan forgiveness, deferment or forbearance
- Pay loans during residency (small amount still helps!)
- Make extra student loan payments whenever possible
- Pay monthly payments on time
- Establish an emergency fund