FOR NEW ATTENDINGS

First 90 Days as an Attending: Money Checklist

You're in the OR now. Nobody handed you a money plan. Use this for your first three months.

WEEK 1 TO 2

Stop the leaks

- [ ] Pull up every automatic deduction. 401k, 403b, 457, HSA, disability, life. Know what each one is.
- [ ] Check your disability coverage. It should match what you make now, not what you made as a resident.
- [ ] Open a high yield savings account, or find the one you already have. Tax money and emergency money live there.

WEEK 3 TO 4

Know your numbers

- [ ] Write down your take home pay after taxes and benefits. The real number.
- [ ] Set a floor. Your emergency fund is 3 to 6 months of what you actually spend now. Not what you spent in residency.
- [ ] 1099 or locums? Pick one account for taxes. Never touch it.

MONTH 2

Build the machine

- [ ] Automate it. Pay yourself first. Investing comes out, then bills.
- [ ] Pick one retirement account you will actually fund every paycheck. Just one.
- [ ] Student loans? Know the balance and the rate. Figure out if IDR or paying them off fast fits your cash flow. Talk to a CPA or advisor before you change anything.

MONTH 3

Start owning, not just earning

- [ ] Pick one investing habit you'll keep for 12 months. Even $200 a paycheck counts.
- [ ] Take one real estate learning step. Tour a deal, read one offering memo, or sit in on a call. You don't have to buy anything.
- [ ] Write down one thing you learned this month. Post it. Teaching it is how it sticks.

Rules that keep you honest

- No "I'll start when things slow down." They don't slow down.
- No tax or investment advice in the comments. Ask your own CPA.
- If we ever talk returns, it's accredited investors only. Projections are projected, not guaranteed.

Want help turning this into your own 90 day plan? DM me "Tenacious."

Dr. Emmanuel W. Tito. Cardiac Anesthesiologist. Not tax, legal, or investment advice.