Finances are a common stressor for residents. The average debt at medical school graduation exceeds $110,000. Residents may benefit from basic financial information and planning. Programs may want to identify neutral resources, perhaps through human resources or hospital administration. Some programs tap into a collaboration of local lending institutions for a joint presentation of a resident workshop. This avoids pressure from a single proprietary group to get the resident to purchase a particular product or service. The following includes information on some national and regional resources:

**American Medical Association**  
Student Loan Resources  
American Medical Student Association Loan Consolidation  

**American Medical Women's Association Foundation**  
Student Loan Program  

**Association of American Medical Colleges**  
Educational Debt Management Services for Residents  
[http://www.aamc.org/students/financing/debthelp/](http://www.aamc.org/students/financing/debthelp/)  
Strategies for Managing Your Student Loans  
[http://www.aamc.org/students/financing/debthelp/laymansguide/contents.htm](http://www.aamc.org/students/financing/debthelp/laymansguide/contents.htm)  
State Loan Repayment Program  
[http://www.aamc.org/students/financing/repayment/start.htm](http://www.aamc.org/students/financing/repayment/start.htm)  
MEDLOANS Program  
[http://www.aamc.org/students/medloans/start.htm](http://www.aamc.org/students/medloans/start.htm)

**National Health Service Corps**  
Information On Loan Repayment and Scholars Program  
National Institutes of Health
- Loan Repayment Programs
  [http://www.lrp.nih.gov/about/studentloans.htm](http://www.lrp.nih.gov/about/studentloans.htm)
- Physicians/Post-Doc Program
  [http://www.lrp.nih.gov/about/intramural/biomed_training.htm#PPRProg](http://www.lrp.nih.gov/about/intramural/biomed_training.htm#PPRProg)
- Loan Repayment/Debt Management

Southern Medical Association
- Resident Resources
  [http://www.sma.org/residents/index.cfm](http://www.sma.org/residents/index.cfm)