



# BURNOUT

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### RESOURCES FOR MONEY MANAGEMENT AND LOAN REPAYMENT

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

<http://www.ama-assn.org/ama/pub/category/12478.html>

American Medical Student Association Loan Consolidation

<http://easnetwork.com/eas/associations/amsa.asp>

#### **American Medical Women's Association Foundation**

Student Loan Program

[http://www.amwa-doc.org/foundation/student\\_loans.htm](http://www.amwa-doc.org/foundation/student_loans.htm)

#### **Association of American Medical Colleges**

Educational Debt Management Services for Residents

<http://www.aamc.org/students/financing/debthelp/>

Strategies for Managing Your Student Loans

<http://www.aamc.org/students/financing/debthelp/laymansguide/contents.htm>

State Loan Repayment Program

<http://www.aamc.org/students/financing/repayment/start.htm>

MEDLOANS Program

<http://www.aamc.org/students/medloans/start.htm>

#### **National Health Service Corps**

Information On Loan Repayment and Scholars Program

<http://nhsc.bhpr.hrsa.gov/>



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### RESOURCES FOR MONEY MANAGEMENT AND LOAN REPAYMENT (CONT'D)

#### National Institutes of Health

Loan Repayment Programs

<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

<http://www.training.nih.gov/careers/careercenter/debt.html>

#### Southern Medical Association

Resident Resources

<http://www.sma.org/residents/index.cfm>