Financial Planning for Medical Professionals

Meet Dr. Emily:

Emily is 45, a successful physician with a busy practice. After years of medical school, residency, and fellowship, she's finally enjoying strong earnings—but she's also juggling student loan debt, complex taxes, and limited time to manage her finances. She wants her money working as hard as she does, but she isn't sure how to balance today's demands with future security.

Her Challenges:

- Managing high student loan balances alongside a rising income
- Navigating complex compensation packages (salary, practice ownership, bonuses, partnerships)
- Protecting income with disability and malpractice insurance
- Building retirement savings after a late start due to training years
- Finding tax-efficient strategies to maximize wealth

How We Help:

- Create a tailored debt repayment and refinancing strategy that balances growth and flexibility
- Build a tax-optimized investment plan that includes retirement accounts, backdoor Roth IRAs, and taxable accounts
- Protect her career and family with the right insurance coverage and estate planning documents
- Develop a practice succession or exit strategy if she owns part of her medical group
- Provide a time-efficient financial roadmap so she can focus on patients while knowing her wealth is cared for

The Result:

This approach helps bring confidence knowing their finances are in order. They are building wealth while paying down debt, their families are protected, and they have a clear long-term plan—allowing them to focus on medicine without financial stress weighing them down.

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