AETHER FINANCIAL GROUP LLC

FINANCIAL EDUCATION FOR RESIDENCY & FELLOWSHIP PROGRAMS

Helping Residents & Fellows Take Control of Their Financial Future

At **Aether Financial Group**, we believe financial education is essential for physicians in training. Many residents, fellows, and even attendings tell us they feel unprepared to manage their finances—especially as they transition to attending roles where financial stakes rise significantly.

This period is a critical opportunity to establish strong financial habits that position you for success while allowing you to responsibly enjoy your hard-earned income. Our goal is to provide residents and fellows with the **knowledge and confidence** to make informed financial decisions, setting the stage for long-term financial well-being.

How We Work with Residency & Fellowship Programs

We partner with programs to deliver **interactive, discussion-based financial sessions** that address real concerns physicians have about their finances. These sessions are purely educational, engaging, and tailored to each group's needs.

Core Program Structure:

We typically offer **one to two sessions per year**, either in person or virtually, where residents and fellows can ask questions and get guidance on their most pressing financial concerns.

For programs seeking **deeper financial education**, we offer **specialized sessions** covering:

- **Student Loans** – PSLF, SAVE plan, refinancing vs. loan forgiveness strategies
- **Saving & Investing for Retirement** – 401(k), Roth IRA, investment strategies for physicians
- **Taxes & Tax Strategy** – Tax brackets, tax-efficient investing, and retirement tax planning
- **The Financial Waterfall** – How to prioritize saving and investing with limited income
- **Risk Management & Insurance** – The importance of disability, life, and liability coverage
- **Transitioning to Attending** – Contract pitfalls, W-2 vs. 1099, and avoiding lifestyle creep

Our Approach to Financial Education

We make financial topics **engaging, practical, and relevant** to the realities of medical training.

- **Discussion-Based** – Interactive conversations and real-world examples, not just slideshows.
- **Customized to Your Residents & Fellows** – Tailored sessions based on the specific needs of your program.
- **Unbiased & Sales-Free** – Our priority is education and clarity, not selling services.

Bring Financial Education to Your Program

If you'd like to schedule a session for your residency or fellowship program, we'd love to collaborate. Whether it's a single session or a structured financial education series, we can tailor a program that fits your needs.

Get in touch with us today to explore how we can support your residents and fellows with clear, actionable financial guidance.

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