

When Does Working with a Financial Planner Make Sense?

Deciding whether you need a financial planner—and figuring out who to trust—is a real challenge, especially as a physician. To help, we've outlined the common situations where the physicians we work with, based on their own experiences, have found the most value in working with a planner. Our goal is to provide clarity so you can make an informed decision that best supports your financial future.

◆ You Prefer Partnership and Guidance Over DIY

- If you don't enjoy managing finances, or you simply lack the time to research investment strategies, loan repayment options, and tax strategy, a planner can help you make sense of this or take it off your plate.

◆ You Want to Avoid Common Financial Mistakes

- Physicians often face unique challenges—delayed earnings, high debt, and complex employment structures (W-2 vs. 1099). A good planner helps avoid missteps, such as choosing the wrong loan repayment strategy or underinsuring against career-ending risks.

◆ You're Concerned About Student Loans

- With six-figure debt and various repayment and forgiveness options, choosing the right strategy (PSLF, refinancing, income-driven plans) can have a **six-figure impact** on your financial future. A planner familiar with physician loans can help optimize your repayment plan.

◆ You Want a Clear Plan for Transitioning to Attending

- The leap from residency to attending income is substantial. A planner can help ensure you **don't fall into the lifestyle creep trap**, develop a tax-efficient strategy, and prioritize where to allocate your new income.

◆ You're Unsure About Insurance or Investment Decisions

- Disability and life insurance are **critical for physicians**, but choosing the right coverage (and avoiding bad policies) can be complicated. Similarly, a planner can help ensure your investments align with your long-term goals.

◆ You Want a Long-Term Accountability Partner

- Just like having a personal trainer keeps you committed to your health, having a financial planner can help ensure your money habits stay on track.

The Bottom Line: The Right Choice Depends on You

There's no one-size-fits-all answer. Some physicians thrive handling their own finances, while others benefit from guidance to **avoid costly mistakes and make confident financial decisions**. The key is **self-awareness**—if you prefer structure, accountability, and expert input, a financial planner can be a valuable resource. If you're comfortable navigating these decisions on your own, that's a valid path too.

The best financial plan is the one you actually **implement and stick with—whether on your own or with a planner's help**.



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