

(MD)²: Monetary Decisions for Medical Doctors

[MD² Home](#)

[MD²: Financial Planning for Pre-meds](#)

[MD²: Financial Planning for Medical Students](#)

[MD²: Financial Planning for Residents](#)

(MD)² : Monetary Decisions for Medical Doctors is a comprehensive, three-part program developed by the AAMC to assist premedical and medical students in their planning for the financial aspects of their medical education. Divided into three sections — The Premedical School Years, The Medical School Years, and Residency and Early Practice Years — (MD)² provides practical and comprehensive information specifically tailored to students throughout their medical education. This online resource contains information about making a successful transition to medical school, credit and consumer debt, types of financial aid, the financial aid application process, and relevant reference materials.

(MD)² Monetary Decisions for Medical Doctors

FIRST for Medical Education

For information on consolidating your student loans, your credit score, identity theft protection, loan repayment options, budgeting, and more, visit [FIRST Facts](#).

Phase I — [The Premedical Years](#)

The basic information in this section includes advice on the types of loans available, where to get information, and how to develop a positive financial strategy.

- **Additional Resource:**
Financial Aid Presentation for Non-Financial Aid Professionals
"Phase I: Strategies for Making a Successful Financial Transition to Medical School"
[PowerPoint Presentation \(10 slides\)](#) | [Speaker's Notes \(PDF, 6 pages\)](#)

Phase II — [The Medical School Years](#)

Good advice, and a few common sense tips will help you control your educational debt. This section will help you identify those best equipped to advise you and will teach you some basic debt management skills.

- **Additional Resource:**
Financial Aid Presentation for Non-Financial Aid Professionals
"Phase II — The Medical School Years"
[PowerPoint Presentation \(11 slides\)](#) | [Speaker's Notes \(PDF, 5 pages\)](#)

Phase III — [Residency and Early Practice](#)

With a little planning, the change of status of your loans when you enter residency can be seamless. This section provides excellent tools and management tips including a thorough review of loan repayment terms and consolidation.