• After the Match, begin to set money aside to cover moving expenses. One of the first things you will want to do is to make provisions for changing locations – whether it is a move to another part of the state or across the country.

• As graduation approaches, review your loan obligations. A significant part of your future planning will involve debt management, if you have taken out loans for medical school. Take time to locate and organize your loan information. Schedule a final meeting with your financial aid officer before you leave school. Your financial aid officer should be able to give you some advice if you have questions about your loans and help prepare you for the exit counseling meeting. For more information, check out Phase III: Residency and Early Practice of the AAMC’s MD2 Program at http://www.aamc.org/students/financing/md2/phase3.

• Find out about pre-employment screenings from your residency program. Most programs have a formal orientation process. Many programs require immunizations, TB testing and drug screening before beginning training.

• Begin to compile a monthly budget for your first year of residency. As you look ahead to residency, you will need to decide how much you can afford for house payments or rent, transportation, food, utilities and other living expenses. Developing budget goals will aid you in house hunting and getting settled in your new community. Contact your residency program if you have any questions about salary or loan forgiveness opportunities through your program. Get these figures and any monthly student loan payment amounts confirmed as soon as possible, then you will have a better idea of how much you can afford to spend. You will also want to prioritize those luxuries and expenses that are not absolutely essential.

• If you are considering starting a family during residency, discuss with your spouse or partner the responsibilities involved. Because the residency training period for many physicians coincides with the age at which people begin to have children, explore your feelings on moving into this next stage of life. You might want to include the following topics in your discussions:

  
  Finances – Having children is a significant financial responsibility for any household. Carefully review your monthly and yearly budgets to decide if having children is financially feasible at this time. Consider if your current living arrangement is conducive to having children. If not, how much will it cost to upgrade to a larger home or apartment to accommodate the addition to your family?

  Quality time – You will also need to consider the amount of time you will be able to offer your child while in residency. Understand that there may be times when you experience guilt or frustration because you cannot spend as much time with your child as you would like. Try to imagine how you would handle these situations.

  Health insurance – Check the terms of your health insurance. Pregnancy coverage may not commence until 60-90 days after beginning residency.

  Leave policies – Be sure to confirm the parental leave policies at your residency program before making any decision about starting your family. Find out how your parental leave will affect your training and success in the program.

  Daycare options – Whether you plan to enlist a relative to watch your child while you are working or you must make other arrangements, you want to find a childcare provider you can trust. Discuss all options when making this life-altering decision.
• **Develop an organizational system to help you set your daily priorities at work and home.** New residents are often plagued with fatigue, stress and other concerns and issues. If you wait until you begin residency to develop a formal organization system, it may be too late. Take time now to determine how you will organize your day while you are a resident. That way, you can refine your system once you begin residency and have a functional method in place after just a few months.

• **Organize your journal articles into files.** Once you begin residency, chances are that you will not have the time to re-read that issue of American Family Physician to find the article on arrhythmias. Instead, go back through your journals and file individual articles by disease type so that when you need to read up on a particular condition, you will be able to easily access important resources.

• **Make friends with your fellow residents early in your program.** The challenges and successes of residency will be more valuable to you if you have somebody at the hospital to talk with about your experiences. Try to get to know your fellow residents when residency begins. Most residency programs have an intern support group. Take advantage of this resource! Your colleagues are feeling many of the exact same feelings you have. Also, take time to develop and nurture friendships outside of your residency program. Having a circle of friends will provide you with a much-needed emotional outlet during residency.

• **Get to know the nursing and house staff in the beginning weeks of residency.** The nurses and other staff at your training institution will have a great deal of important knowledge to impart throughout your residency, especially about your patients. Introduce yourself to the nursing staff and let them know that you sincerely care about and respect the work they do. This gesture will lay the foundation for a constructive working relationship and help to avoid barriers that can sometimes form under the stress of residency.

• **Be prepared to not know all the answers.** While medical school taught you about the inner workings of the human body, your schooling didn’t necessarily teach you how to be a doctor. This skill will come to you during residency and your career as a physician. You’ll also learn that it’s OK if you don’t do everything right the first time or know the answer to every question. One of the worst mistakes you can make as a new resident is to assume you know the right answers when you don’t. Your supervising physicians will appreciate your desire to learn much more than any mistakes or errors caused by your reluctance to admit that you didn’t know.

• **Strive to maintain a well-rounded lifestyle while in residency.** It is inevitable that you will miss important activities and events in your family’s life while you are working. Take steps to devote time and energy to your family whenever possible – especially when you are not at the hospital. Also, take time to do the things that you enjoy, such as reading or jogging. Try to go the gym a few times a week to relieve stress and exercise your body. This will help you maintain a balance between your career and personal life.