

COURSE INFORMATION

Within the health care professions, maintaining one's own personal wellness is a key component in providing high quality care to patients. However, when it comes to personal financial wellness, it's often easier to put your trust in the care of others and be content with the information and knowledge that you might already have. The risk that we take with this course of action is becoming complicit in accepting what we think we know and who we think we trust. By participating more actively in your own financial future, you will become better equipped to put yourself on a path towards financial security, allowing you to sustain a level of personal wellness that successful practice relies on.

Upon conclusion of the workshops, participants will be able to:

- Understand the process of personal financial planning
- Better understand their own financial situation
- Ask more personalized questions regarding their financial planning
- Determine the right repayment strategy for their loans
- Expand their view of personal financial wellness as being vital to one's overall wellness and professional practice

GENERAL INFORMATION

Target Audience: Health professionals who want to improve their financial well-being.

Credit:

Oregon Health & Science University School of Medicine is accredited by the Accreditation Council for Continuing Medical Education (ACCME) to provide continuing medical education for physicians.

American Medical Association: Oregon Health & Science University School of Medicine designates this live activity for a maximum of 1.5 *AMA PRA Category 1 Credits™*. Physicians should claim only the credit commensurate with the extent of their participation in the activity.

If you have a disability and require assistance to participate in the conference, please contact the Division of CPD at 503-494-8700 or email cme@ohsu.edu as early as possible, but no later than twenty (20) business days before the meeting.

Should conditions warrant, the sponsors reserve the right to cancel this program with a full tuition refund.

Wednesday, October 9, 2019

Transition Planning

This workshop has been specially created for those seeking answers to the many questions about what to do and when to do it. How do I allocate my new salary? When should I start saving for retirement? What comes first, loan pay down or buying a home? Do I need insurance? What role does it play in my career right now? This workshop will focus on the various career transitions in medicine and highlight various planning hurdles that come with each one. Everyone experiences transitions throughout their career, it is how we prepare for them that is different.

Agenda:

- Basics
 - Employment Status
 - Retirement Plans
 - Risk Management
 - Effect on Loan Repayment
 - Compensation Structures
 - Restrictive Covenants
 - Negotiation and Follow Through
- Early Career
- Mid-Career
- Late Career

November 7, 2019

Loan Repayment for Medical Professionals

Debt. It is subject that has been given a lot of media attention over the past several years. What is often overlooked is the effect of debt on the medical community. This talk will focus on the trend of debt accumulation within the world of medicine and illustrate the many different loan repayment plans and strategies practitioners and employers can utilize to help address this ever prevalent issue.

Agenda:

- Accumulation of Debt, how we got to where we are now
- Federal Loan Repayment Programs
- Income Driven Repayment
 - IBR, PAYE, REPAYE
- Role of Adjusted Gross Income
- Public Service Loan Forgiveness
 - Role of the employer
 - Role of the employee
- Service Based Repayment
 - State Loan Repayment
 - Federal Loan Repayment Program
- Employer Sponsored Repayment

December 5, 2019

Crucial Conversations: Relationships & Money

Money is considered to be one of the least pleasant topics to talk about, so it's not surprising that the issues surrounding money are amongst the leading causes of relationship breakdowns. Every day we hear about how 'we' as individuals need to be more financially literate, yet few address the topic of money and 'us' in terms of a household or family unit. This session uses a combination of real-world examples, data driven analytics, and professional experience to help give attendees tools to use when discussing this often-delicate subject.

Agenda:

- Addressing the last taboo: Money
- His / Hers / Theirs / Ours
 - Hidden Assets
- Perceptions of Wealth
- Wants vs. Needs
- Pressure Points
 - Income, Debt
- Understanding Cultural Differences
- Partnership responsibilities
 - Children
- Coming to an agreement & moving forward

January 8, 2020

Financial Services

There are the numerous ads that tell us to work with financial professionals. Every institution seems to have tools at their disposal to help us find a path to financial stability, but who exactly are we working with? How are they trained? How exactly are they paid? This session will help pull back the curtain of the financial services industry and answer many of these questions.

Agenda:

- Evolution of the industry
- Comparing Professionals: requirements and training
 - Broker, Banker, Insurance Agent, Registered investment advisor
- The Fiduciary Standard
- Services and Fees
 - Fee based, Commission Based
 - Mutual Funds, Annuities, Insurance Products
- Hybrid Model
- The Back Office
 - Operations
 - Para-planner
- The Ideal Client