



AMERICAN
COLLEGE of
CARDIOLOGY

Personal Finance for FITs & Early Career Professionals: One Cardiologist's Advice

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Webinar Key Takeaways

1. You need a plan.
2. Budgeting is the first step of all plans.
3. Pay back high-interest student loans as quickly as you can.
4. Don't buy what you cannot afford.
5. Save 20% of your gross income for retirement.
6. No one manages your money for free.
7. Taxes and fees will erode your returns.
8. We pay a lot of taxes — so it's worth learning about them.
9. You will be OK if you act now.

