**Interviews with *Real* Female Physicians**

Dear Awesome Woman Physician,

The goal of this series is to share your story with others so that *they may learn* and *be inspired* from your experiences – the good and bad. We all come from different backgrounds and have different situations. Some of you are married, some are not, some with kids, some with blended families.

**Let’s show and empower other women that any of these can *work financially*!**

Here’s how to do this: I’ve listed the questions below, along with the instructions on how they should be answered (*in italics next to the question*). **Please provide 2-3 photos**, to be included in the post. They do not have to be of you – vacation and travel photos work. Let us know if you want us to use your real name or not. Please send completed interviews along with the photos to: editor@missbonniemd.com. What works best is saving these to google drive and sending us the link.

I’ll let you know when your interview is scheduled to post on the blog. If you are on social media, I will tag you when the post goes live so you can share with your friends & followers if you wish.

Thank you again for sharing your story!

Bonnie Koo, MD

**Part 1: Introduction**

**Tell us about yourself!** *Please include your specialty - see below -, what’s your family situation (single, married, divorced, 2nd marriage, stepkids, etc), your hobbies, where you’re from, etc. Give the readers an idea of who you are).*

*Please include your first name or alias you’d like to use. If you wish to remain anonymous - no problem, pick a name or I will pick one for you.*

*Please also include where you live - either a city/town name, or you can be more anonymous/vague (you can tell me and I can change it). I want to give readers a sense of the* ***cost of living*** *- high cost of living or low cost of living, or somewhere in between.*

***Your specialty****: Do you feel like you picked the right one? Are you happy with what you chose? Would you choose another at this point? Any advice for those medical students who might be reading this?*

**Are you a resident or attending?** *If a resident, how many years in or how many years left. If an attending, how many years out (I find this more valuable than age).*

**Part 2: Specific topic(s)**

***This part is broken down by topic. Answer as many or as little as you’d like (at least one please). Here are the topics and specific questions below:***

* ***Loans***
* ***Financial aspects of kids***
* ***Financial aspects of marriage***
* ***Financial mistakes***
* ***Loans***

**Did you graduate with student loans? How much & what are/were the interest rates?** *You may want to include if you went to public or private college and medical school and state whether you received any scholarships/financial aid.*

**How fast (or not) are you paying them off? Why or why not? Are you pursuing PSLF? How many years in? Are the loans paid off? If not, by when? Did you refinance the loans? With whom?** *Anything you wish you did with your loans in hindsight?*

* ***Financial aspects of kids (if you have or plan on having them in short order)***

**When did you have them?**  *Student, residency, attending, etc.*

**Are you planning to fund (fully or not) their college expenses?** *Do you have 529s or another account (what type)? What is your game plan for funding college (yourself/selves, grandparents, etc?) How old are your kids?*

**Child Care expenses - how much did you spend on daycare vs. nanny vs. another arrangement? For how many years? How did you decide on it?**

**Are your kid(s) in private or public school (starting with kindergarten) - why or why not? Cost including after care if needed.**

**What’s your TOP tip (financial or not) about kids?**

* ***Financial aspects of marriage/partnership (if married or you were married - legally or not...)***

**Are you married? Are you divorced? Remarried?**

**Did you get a pre-nuptial or post-nuptial agreement?** *Why or why not? What are the basic terms if you have one. Do you wish you had one?*

**Do you and your partner agree on finances?** *Why or why not? Any tips or personal stories you’d like to share?*

**Does your spouse stay at home?** *If yes, how did you two decide this? Is the stay at home spouse (still) happy with that decision? What have you learned from this?*

**If you are divorced - what have you learned *financially* from this, and what advice would you give to unmarried women planning to marry?**

**Are you the breadwinner?** *Has this affected your relationship/marriage? How?*

**What’s your TOP tip (financial or not) for marriage/relationships?**

* ***Financial mistakes:***

**What financial mistakes have you made & what’s the lesson you learned?** *Large or small, we have all made mistakes (well most of us…)*

**Have you experienced a financial catastrophe?** *Such as divorce, not being insured (disability, life). What have you learned from this? Any advice you’d like to give?*

**Part 3: General Finances**

***Feel free to answer as many as you’d like. It would be great if you can be as specific as possible (actual numbers), but I understand you may not want to share the details to the public.***

**What’s your FI (financial independence) number? How did you determine this number? By when will you be there?** *It’s ok if you have not decided on these at this time. Instead, you can describe what being FI will look like to you? For some, it means quitting medicine all together. For others, it means working part time.*

**Who handles the finances in your relationship? Do you DIY or do you have a financial advisor?** *Do you and your partner agree and discuss finances openly?*

**What is your net worth?** *Please state if this includes equity in a home. (NW = cash+ retirement accounts+ home equity - mortgage left, other debt. Please do not include 529 accounts)*

**How are you saving for FI/retirement?** *Please be as specific as possible – are you using 401(k)s, 403(bs), 457(b)s, Roth IRAs, etc. How much are you putting away per year?* ***How are you investing it?*** *Index funds? Real estate? Individual stocks? Bonds?* ***Share your asset allocation*** *and how often you re-balance, etc.*

**Biggest financial failure/regret:**

**One thing you wish you knew:**

**Do you have (long term) disability insurance? Life insurance? Umbrella?**

**Have you had to use (long term) disability insurance?**

**If you are FI or “retired” - what are you doing?** *We would love to know how you got there!*

**What’s your DREAM life: career wise (still medicine?), location, etc …**

**Do you give to charity? If so, where and why?** *And how much?*

**Any parting words of wisdom (financial or not!)?** *Here is your chance for you tell the readers any financial or life pearls.*

**Tell readers a fun/random fact about you:**

**And finally, where can people connect with you?** *If you want! Totally not necessary. Some of you may have a presence on social media - please provide link to your blog, Twitter handle, Facebook page, e-mail, or wherever else a reader can find you).*