

# 184: Locums and Side Hustles for Physicians with Dr. Carrie Reynolds



## Full Episode Transcript

With Your Host

**Bonnie Koo, MD**

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Welcome to The Wealthy Mom MD Podcast, a podcast for women physicians who want to learn how to live a wealthy life. In this podcast you will learn how to make money work for you, how you can have more of it, and learn the tools to empower you to live a life on purpose. Get ready to up-level your money and your life. I'm your host, Dr. Bonnie Koo.

Hey everyone, welcome back. So today I have an episode on all things locums. This episode was actually recorded quite a while ago when I started this podcast back in 2020, but the reason why I wanted to reprise it is that this topic comes up a lot for my clients.

One of the things that many of my clients, members of Live Wealthy, are working on is to give themselves some breathing room and figure out next steps. And what I mean by figure out next steps, I don't mean they're trying to quit medicine, but people want a break. And I think one of the best ways to do this without a significant loss of income, and honestly, quite frankly, probably an increase in income is to make the switch to locums.

At least temporarily, right? You could always stop because the nature of locums is that you're basically a contractor so you can stop whenever you want and you can do some pretty significant negotiation for your hourly rate. Typically you're paid an hourly rate, but I also know, for example, I have a client who is a laborist, she gets a flat fee for the shifts that she does.

I think locums are really underutilized or just not thought of by a lot of physicians because we're so used to working at a sort of full-time employed job with a large group. But as many of you know, I did do two locums and it really provided a lot of freedom and flexibility and a lot of, frankly, time when I was not working. Like weeks at a time and actually sometimes even at least a month. What could you do if you had those kinds of breaks built in?

And when I say what can you do, I think of it more as alleviating mental space. Giving you some time and space to just really think about what you

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want to do, get some projects done, spend more time with your family, et cetera.

What I also really loved about locums is that it's a discrete job. So there's a start and end date, generally speaking, and you really don't have to take work home with you. You know what I mean? And so in this episode I have my friend Carrie Reynolds on and she is the host of the *Hippocratic Hustle*. She also has a couple of other podcasts, but this is the main podcast for women physicians, and I think she just revived it after a long hiatus.

So the question people always ask me is, okay, how do you find these jobs? How do you know how much you're going to get paid? Now, I believe there are some locums specific groups out there, but you can also just post this in your community physician group or your specialty group.

Many of us have Facebook groups for specialties because you want to know what people are getting paid, right? Because if you work with an agency, and I'll talk about that in a second, they will generally low-ball you, which makes sense, right? So you really want to get clear on sort of what the range is and what you can negotiate for.

And it's not just about the money, right? There's other things you can negotiate for like paying for travel and putting you up. That's pretty standard and so it's really important to know what's standard and what may not be standard but is worth asking for.

So the two locums positions that I did, they flew me there because they were not near my home. One was in Seattle, one was in Hawaii. They basically gave me a place to stay and I believe they both – Yeah, the Hawaii one definitely provided a rental car. I'm not sure if Seattle did because I don't think I always needed a rental car. But basically transportation.

They don't pay for gas or food, which is fine because you're going to pay for that anyway. I do believe they might be deductible, you'll have to talk to your CPA, I just don't remember off the top of my head if they are.

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Another thing that's great about being a locums is that generally speaking you're a 1099 employee, which means you're not a W2. And what this means is a few things, a few considerations I should say. One is you're going to have to put money aside for taxes and you're also going to want to keep track of expenses you can deduct.

They can be significant, right? So anything related to being a physician. So that could be your license fees, your board certification fees, any conferences that you go to, home office space if you do have one, computer, internet, that sort of thing. And if you are someone who wears scrubs and or a white coat, that's also deductible as well. As long as it's something you can only wear as a physician, right? Like you can't write off regular clothes, basically.

And something that I think it also provides that is really great in terms of your finances is that it gives you the ability to open an individual or solo 401K. I think I have an episode on 401Ks. I don't know if I specifically talked about self-directed 401Ks, but let me put that aside for a second.

So an individual 401K, what's nice about it is that you get to pick the custodian, like Vanguard, Charles Schwab, et cetera. And you can roll over all of your previous 401Ks, 403Bs, pre-tax IRAs as well, all into one place. And I think just to simplify finances, one of them is to really just combine like accounts.

Now, another thing you can do is open a self-directed 401K. And what this is, is it's a 401K where you can invest in other things besides the stock market. So I have one, for example, and I have been able to invest in real estate syndications and you can do so many other things that are non-traditional. You can buy crypto with it, for example.

And so what I like about this is that it gives you access to capital to invest in these types of things because what a lot of my clients say is they want to get involved in passive real estate investments or other alternative investments but they simply do not have the cash laying around. Most of us

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have a decent amount of money inside of our retirement accounts, we just are unable to access it for other things.

There's a reason why it's affectionately called money jail. And so a self-directed 401K is one way to tap into that money jail so you can use the money for alternative investments.

So, to summarize, a few reasons why I think locums are great, at least to try out, is, one, you're going to work a lot less because you're generally like one week a month. They're all different, so I don't want to generalize, but sometimes they're just one week a month, sometimes they're a few weeks at a time, like in terms of a stint. The two locums assignments I did happened to be covering two maternity leaves, and so that was fantastic.

You get to visit places that you may not have been able to visit before. I mean I got really lucky in terms of the locations that I decided to choose. And here's the thing, there are so many locums jobs, and so you are bound to find one that works for you, your schedule, location, and I know if you've got children that's also a consideration, right, because you might not want to be away from your children that long. And so there's lots of different ways to do this. And then, finally, it gives you some extra options when it comes to money, investing it, et cetera.

People always ask how do you find these jobs? Now, I can really speak to my experience as a dermatologist, but there are agencies, there are some big ones out there that you probably have heard of. They probably already emailed and reached out to you already. Find out by talking to colleagues. Ask around, who's done locums? Ask that person, they might have a specific contact.

Now, you're going to get paid the most if you avoid an agency because they take a big cut because the hospital or employers pay them a lot of money, and so they take quite a hefty fee. And then the question is, well how do you find these types of positions?

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And also locums, you can also think of it as a per diem job. A per diem job, I think of it as like a local locums, you work sort of as needed or when they need help. And again, per diems are generally directly through an employer.

And so I've had clients actually figure this out with their current employer, they want to leave, they don't want to work full-time anymore, but they still want to stay involved. And the thing is, your current employer, if they do have the need for more physicians, they're much rather going to want to have someone who already knows the system and is in the system, right? And so you have that sort of leg up in that regard.

But again, post in your actual local physician group, just ask around because people have this knowledge. I get messages not too infrequently from other dermatologists. I haven't done it in a while so I really don't have much advice except some common agencies, my former contact at the agency, but again, it's best not to go through an agency in terms of pay.

All right, here's the episode.

Bonnie: So the reason why I brought Carrie on to the show today is I want to talk about side hustles. So as you recall, in a previous episode titled Think Beyond Your Clinical Income, I talked about how many physicians sort of only see their only source of income as direct patient care. But there's so many options.

And I actually think that everyone should pursue multiple streams of income and think beyond their current physician job. And so a lot of times people ask, "Okay, that makes sense. I should do that. But what should I do? What can I do? I need ideas. I want examples."

And so I usually tell them, "I have a perfect resource for you." And it's Carrie's podcast, *The Hippocratic Hustle*, because she basically interviews mostly women physicians who are doing amazing things outside of sort of traditional clinical medicine. And so she started in 2017, is that right?

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Carrie: Yeah, I think so.

Bonnie: So how many people have gone on? Do you know the number?

Carrie: I have over 100 episodes now and probably over 70 or 80. I actually need to count that. That's a really good question.

Bonnie: So, basically at least 70 ideas or so?

Carrie: I think so. Yeah, yeah, yeah. And even if someone came on twice, there's probably two ideas there. So at least 80 ideas.

Bonnie: Yeah, and it's so amazing what women have been doing. Women physicians do things that I wouldn't even think of. And I think that also goes to show that so many physicians, they really think they can't do anything else besides what they do as a doctor. And so I think we forget that there are other things out there besides medicine because we've just been doing it for so long.

So one guest that's really memorable to me, Carrie, is the one who I'm trying to think of. It's been a while. The one who helps women or men marrying Persians.

Carrie: Oh, yes, she is awesome. Oh, my gosh, I'm drawing a blank, and it kills me that I'm forgetting her name right now because she's a good Facebook friend. But she married a man whose family background was from Iran, from Persia, and she had to go through the whole marriage process.

And so she ended up deciding, well, it was hard enough for her to understand the traditions and the culture that she didn't want other people who were going through the same thing to have to try to reinvent the wheel. So she wrote a book about wedding planning for Persian weddings. So, yeah, it's apparently a really popular book for couples that are going through that. So, yeah, of all things, exactly.

Bonnie: I mean, what an amazing resource.



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Carrie: Yeah, for someone who needs something like that, it's perfect. She said it's doing pretty good. And then that actually ended up snowballing into a whole another career that she has on the side, which is cultural communication counseling and coaching for people who are doing business with people in the Middle East.

So it even went beyond weddings into a whole other business. So it seemed like something she was just doing for fun on the side, it ended up being a whole other branch of her overall career and who she is. So, yeah, amazing.

Bonnie: I think that's a perfect example of just getting started with an idea because you don't know what the end goal will be necessarily. It's not until you get started that – You just gave a perfect example, starting with this book, and now she's doing consulting for business. So I think it's pretty amazing what can happen once you sort of allow yourself to even pursue something different.

Carrie: Yeah, and her name is Christen Behzadi. She's a physician in Texas. So, yeah, it was a really, really fun episode. I love that episode.

Bonnie: Yeah. We'll be sure to link that episode in the show notes. So going back to you, Carrie, can you tell us how this podcast idea even started? So you started in 2017. So what was sort of the inspiration for you to even do this? Because I will tell you, as someone who just started a podcast, it's a lot of work, man.

Carrie: Yes, it is. It is. I know it's like anything where people are making things creatively, whether it be a blog or YouTube show or a podcast. It looks so easy when people are doing it. But then when you actually realize what they're doing behind the scenes, there is so much more to it. So it is.

So I started in about 2017. At the time, I had been attending for about three-ish years, maybe 2.5 years. And it was about that time where I had really settled into my job. It felt relatively easy, you know. I mean, there's always challenging patients that you have, so there's always something



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new that you're doing in medicine. But for the most part, it was, you know, the same sort of patients. It was getting a little bit boring, it was getting a little routine.

And I don't know about you, but when I was going through all of my training, I mean, whether it be from undergrad to med school to residency to fellowship, there's always these like 3 to 4 year blocks that we are doing these things. And we're always looking forward to the next step that we have coming up.

And I think it was in this job that I had that I was like, "What's the next step?" And I didn't have a next step and I didn't have a goal. And I was looking for goals professionally within my job there as far as could I advance myself in the private practice that I was in? Could I join some committees? Could I do a few things on the side that might resemble that next step that I was looking for professionally? But unfortunately, where I was, there just weren't a lot of options for that, so I really felt a little bit stuck and a little bit bored, honestly.

Bonnie: Yeah, and so for those of you who don't know, I think that's around the time Carrie and I met, at least virtually. So I don't know if everyone knows the story, so I want to see if I can remember it.

Carrie: Okay.

Bonnie: It seems like decades ago, but it really wasn't.

Carrie: See if you have a good memory.

Bonnie: So my memory is I think I helped you with something. I connected you to Jim Dahle actually, the White Coat Investor, right?

Carrie: Yes, that's right.

Bonnie: You were having an issue about something. And I guess he ended up emailing you back.

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Carrie: Yeah, because he's a really responsive guy. He's really good with email.

Bonnie: Yeah. He still replies to emails, amazingly.

Carrie: Yeah, I'm horrible, he's great.

Bonnie: I can't imagine the volume he gets at this point.

Carrie: Yeah, exactly.

Bonnie: So that happened. And then, not too soon after, a box of toffee showed up at my apartment.

Carrie: That's so funny. I have a friend who was doing this thing since he was an attending and he was making a little bit more money. You know, he was a recent graduate, but he was making more money so he started sending chocolates to friends for Christmas and stuff. And I thought, well, that's really nice. I thought that was kind of cool because we were getting chocolates for him for Christmas.

And then I thought, well, I should do that, too, but as a thank you gift for people who are doing nice things for me. And so I thought, well, since Bonnie really helped me there, I'll send Bonnie some chocolates and I'll send Jim some chocolates. I totally forgot to send it to Jim, but I just sent it to you.

Bonnie: We won't tell him.

Carrie: Yeah, so sorry, Jim, you didn't get your chocolates. I'll have to just send them over and he will be like, why are you sending me this? But I still think it's a great idea. And I, honestly, I haven't done it too much since I sent you the chocolates.

Bonnie: All right, well, we loved them. We just kept them in the freezer because they were really tiny ones, so it felt like it wasn't a big deal to have

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a little piece of toffee. So we'd dig into the freezer and then one day they were gone.

Carrie: Yeah, I know, and then it's sad. It's really sad, exactly. But I think it's fun. It's a fun little thank you and it's really funny that it was memorable for you because I think it was not too much longer after that I was basically brainstorming about what to do with my podcast and who I wanted to have as guests. And I thought, well, Bonnie. At the time you had been really vocal and obviously one of the biggest helpers on the Facebook group that we were part of.

So I mean, you were like Facebook famous at the time, right? So I just decided, well, if I'm going to have someone with a personal finance twist talk about money, then Bonnie would be an obvious choice. So I wasn't sure she was going to say yes. But I emailed you, and you were like, yeah, sure.

Bonnie: Did I even have a blog at the time?

Carrie: Yeah.

Bonnie: I think I had just started it, the first rendition.

Carrie: I think you had just started. Like, maybe it had a few posts or something. Yeah, exactly. It was pretty fresh.

Bonnie: So tell us how the podcast idea even came to you.

Carrie: Yeah. So I think it came to me because there's a lot of Facebook groups that we've both been into. Some of them had tons of people, and I think I was part of maybe three that were most important to me. It was the Physician Moms group. It was the Women Physicians Personal Finance group. And there was the Women Physician Entrepreneur group. And between those three groups, there were often people who would post on those groups about what they were doing.

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And I remember there was one memorable time when there was someone who had just left her private practice and opened a solo practice. And people were asking her, “How did you do that? How did you get up the guts to leave your group and do all this stuff?” And she was typing her response, and it was so fast that there were typos and you could just see that it was like a stream of consciousness. And she was trying to teach everybody what she did.

But, I mean, in a Facebook group in a little post, that is not the place where you can really express yourself and get all those ideas out at once. So I thought it would be awesome if we could hear this as a podcast. And I for one, I’m a huge podcast fan. So I’ve been listening to podcasts for years, and I thought I would like to hear this as a podcast. I thought, well, are there any physicians out there who are doing this? Is there anything like this?

So I searched Apple podcasts and at the time, and still, it’s really hard to find good podcasts sometimes. Especially if you’re looking for something very specific. Sometimes the discoverability of podcasts is very difficult to find, even if it exists. Apple has improved that somewhat, but definitely three years ago it was really hard to find things and I couldn’t find anything.

I couldn’t find anything that was related to physicians doing a side gig or a project or business or things like that. And so I had that little spark in my head. I’m kind of the type of person if I’m in a group of people and someone asks for a volunteer and no one’s sitting around, I probably will end up putting my hand up and volunteering. I don’t know. It’s just like no one’s volunteering, I better just do it.

So once I got that thought that I should just do it, I was like, well, I have to do it now. So that’s basically how the podcast got started.

Bonnie: I actually, do you remember you telling me that’s how it started. You were seeing people posting things and you were like, we need a better

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way to collate all these great ideas into one. Because, as you know, with Facebook posts especially, this is a comment. I'm assuming.

Carrie: Oh, yeah, a lot get lost.

Bonnie: You see it one day. And if you didn't see it that day, it's gone. And searching for things in Facebook is also difficult too.

Carrie: Yeah, and I thought, well, that's a shame that she went through so much to type all that and get it out.

Bonnie: Now it's gone.

Carrie: And now it's gone. I have no idea how to find that post again.

Bonnie: And then these days, we're just in so many Facebook groups. I don't remember where posts are. I'll read something and when I try to go back and search, I'm like, "Ah, what group was it in?" Then I just give up.

Carrie: Yeah, Unfortunately, Facebook is just so huge, and the bigger the group, the worse it is, right? So it's almost like you're a little better off in a group of like, 3000 or 4000 people because I think there's enough information there but doesn't get overwhelmed by the volume. But everything has some value to it.

Bonnie: Now that you've interviewed over 70 mostly women physicians, is there anything that surprised you about their hustles. Have you seen themes? And I guess I'm just trying to get a sense of how my readers, what they can expect when they listen to the women saying what they're doing.

Carrie: I think a lot of people have found that there's some passion that they've always had in their life that they want to get back to, or there's some passion that ends up being an offshoot of something that they're doing professionally.

For example, I'm thinking off the top of my head, Make Merry is a lingerie company that I interviewed, I do believe her name is Doctor Katie Deming.

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And I interviewed her on the show. She was a radiation oncologist, and she found that there were women coming into her clinic with breast cancer who were having really sensitive skin issues and they couldn't wear regular lingerie.

Apparently, they make this lingerie for people with these problems that are really frumpy and ugly, and she was like, "Well, this is horrible." A 40 year old woman is coming in, she wants something comfortable and pretty. So she had a passion in her past for fashion design; she's always been really fascinated by that. I don't think she had ever really done it professionally, but just almost as a hobby or just something that she liked to think about and read about, that sort of thing,

She decided these ladies need a garment. I know what kind of government they need. I'm interested in making items, fashion items, I guess. Ended twisting all that into something that's both an offshoot of her passion personally and also of her professional work.

So I think that's a great example of how she was able to kind of mix that up and make a product. I just saw it on her Facebook that her lingerie won an award for best type of bra for this sort of situation and that sort of thing. So she's doing amazing work and really helping people and making some really pretty bras in the process. And she definitely was one who was saying that doing the side business is like fueling my passion and helping support me professionally and emotionally at the same time.

Bonnie: Well, first of all, I think physicians are perfectly poised to notice problems and come up with solutions. That's kind of what we do all day, right?

Carrie: Yeah, that's so true.

Bonnie: We're discussing a problem and then we are giving solutions in terms of medical advice, right? But that skill set is translatable to so many things. And I think that's actually a key point, you notice a problem and you try to come up with a solution, usually either for yourself or in the case that

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you just said, it's for her patients. So I think that's actually a great point right there that you actually might have a solution that hasn't been given.

Carrie: Yeah, I think that's a great point that we're problem solvers. And even if it doesn't relate professionally to what you're doing. Like that example of the Persian wedding planner. I mean, we're helpers at heart. We want to help people. And so I think that's all coming from who we all are. At the core of who we are is to help people.

So if you find someone who needs something, we want to fulfill that. Whether it be helping them with money, like you do, or helping them plan their wedding.

Bonnie: Yeah. So what have you learned so far after a few years of podcasting? Is podcasting your side hustle? Has it given you inspiration to work on other things?

Carrie: Yes, it's part of a side hustle. I mean, a lot of people assume that many people who are successful with podcasting and what's the definition of success in podcasting? Actually, that is a whole can of worms to answer that one, too.

But many people assume that people can make a lot of money podcasting, and there's really unfortunately not a ton of people who are making a ton of money being podcasters. Really the ones who are making money on them are the ones who are already famous, I think, you know as far as nationally known personalities and things like that.

So it's not the easiest thing to make money on as a singular task. But it can be quite successful for using it as some sort of promotional tool or advertising tool for something else that you're selling, such as a course or coaching business. Or, you know, even the Persian wedding planner. I don't think she has a podcast, but if that was something she wanted to promote, then having a podcast about that topic would be great. And I think people had a lot of success using podcasting as a means for that, so that's one thing.



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As far as success with podcasting, monetarily it's a little bit difficult to make a ton of money. Especially at the beginning I just tried to break even. When I first started getting rolling with this, I didn't want it to take any of my family's money to support the podcast because I still have student loans that I'm paying off and stuff like that. So it's not fair to use this quasi-hobby/business and start taking away from my family's finances.

So I've always tried to at least break even with my finances and then maybe a little bit on the side because it takes a ton of time. And unfortunately our value, many times, comes from seeing patients, and that's where we really can make the best money for our time is seeing patients. So when I think about that, I really don't make very much money per hour that I'm working on the podcast at all.

Bonnie: What you said about it's not easy to make money as a podcaster, well, it's not what you just said. But, for example, remember when blogging was kind of the thing? Everyone was trying to start a blog because people had seen bloggers make money. Then, everyone kind of jumped on and assumed they could make money too. The same thing there, you have to have the traffic. Meaning you have to be popular. You need eyeballs for advertising.

So I find it fascinating how the models have changed over time. And so if you're looking at a podcast as making money by itself in its own sort of vacuum, like a blog, I do agree, you have to get sponsors. It's kind of the same sort of model, so there's different ways to look at it. I guess what you said is more about marketing tools or what I call lead generators.

So this is kind of a mini business lesson for those who are looking for a way to market your services as a coach. Obviously, I'm a coach, I do coach people. I have an online course that I sell. So, for me, the podcast is a way to get my free, valuable information out there because I also know that most people won't ever pay me, which is totally fine. But I still want to be able to teach them and give a "free" or low cost resource for people.

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It's a way for people to get to know me to see if, I guess, it's worth paying for is one way to say it. And it is also part fun, right? Because it's fun to have your friends on, like Carrie, for example, on the show. But I do agree, if I was just doing it purely for its own self for money, it would probably not be worth my time to do that.

Carrie: Right. When I think about as far as the value from the podcast is there's tons of intangibles. Like a lot of intangibles that I've gotten from doing the podcast. And actually, one of the things that's actually more tangible than intangible is that I had my now-good friend Cheri Wiggins. She's a PM&R physician. She came on the show to talk about a product that she created.

After we got done doing the interview, we started talking about what she does for physician life, which is she is a locums doctor. At the time, I had no idea what being a locums doc was about. And she had said outright, she was like, "This is the best job I've ever had." And I had this whole preconception in my head that locums was for people who couldn't get real jobs.

Bonnie: For weirdos?

Carrie: For weirdos, exactly. I don't know why I had that thought, but, you know, so I didn't really understand what locums was all about.

Right after we recorded the show about the product that she was creating I said, "Can we just record this? This is great information." And so she was like, "Sure!" So that whole episode turned into how she got into the business of doing locums. And from that one episode with her, I decided to quit my job to find a locums job myself, to basically go out on the road and become a locums doc.

So I've been doing that for, oh my gosh, I've been doing that for almost two years now. Financially, if we want to talk about financial rewards, that has paid leaps and bounds. I mean, I get paid so much better doing locums

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with working less and having better quality of life and better satisfaction with my career overall.

I mean, that makes doing the podcast worth it. Even if I was paying for every episode out of pocket, I mean by far, yes. So there are kind of intangibles that come around from doing something like putting yourself out there, that sort of thing.

Bonnie: Yeah. No, I think that's a great point. Putting yourself out there because you're meeting, the nature of your podcast is that you're interviewing people. So you've talked to 70 or 80 plus people.

Carrie: I know, I hope it's right. I better count.

Bonnie: So you're getting ideas and you're getting new ideas and thinking about how the whole locums thing. Actually, we have another episode with Carrie coming up about locums. I think because of you, I switched to locums if I really have to think about it. So isn't that crazy?

Carrie: Yeah.

Bonnie: From that one episode, right?

Carrie: Yeah, all from that one episode. So the trickle down, I mean, and I've definitely gotten emails from other people who have listened to the show and not even just locums, but, like, "Oh, someone did this, and so I decided to do this. And now it's really great, thank you so much." That sort of thing. So the trickle down effect, I guess, probably is greater than I even realized.

So again, I guess it comes back to wanting to help people. And I just hope every story that I put out there gives someone some sort of idea that maybe they could do something a little bit different with their career.

Bonnie: Yeah. So what other hustles have you been pursuing since the podcast? I know you've been up to lots of things.

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Carrie: Oh, yeah, I think I had to think about it for a second. Like, what am I doing? Oh, yeah. So I recently got licensed to be a real estate agent here in Colorado. So I'm a licensed real estate agent.

Bonnie: Awesome.

Carrie: This is so funny. And, you know, that came from me going, at one point maybe two years ago someone said, "Oh, if you weren't a physician, what would you do?" And I think I was like, "Oh, yeah, I'd be a real estate agent, I guess."

Every time I've bought and sold my house, I've been so fascinated with the process, and it's kind of like being a lawyer, but a little bit lighter version of being a lawyer. I also would want to be a lawyer, I think. But then I think if I actually went to law school I would get overwhelmed, and I don't think I'd actually want to do it. But in my head, it seems like a fun idea. And every time I buy and sell a house, I'm just so fascinated with the real estate and the pricing and all that stuff.

So someone said, "What do you want? What would you be if you weren't a physician?" I said, "A real estate agent." And then I thought, well, why can't I be a real estate agent? That's actually something that's relatively achievable even while being a physician. So I really didn't have a strong plan at the time.

I talked to Peter Kim, who also is a licensed real estate agent.

Bonnie: I don't think I knew that.

Carrie: Oh yeah. So he was really encouraging. He was like, "Yeah, totally go out and do that, man. It's pretty 'easy.'" And yeah, it kind of is. But actually, being a real estate agent itself is not easy; doing the school work when you're a physician is easy. I mean, we went to medical school, so we're really good at tests, so it's not that hard.

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Bonnie: I think that's a great point, Carrie. There aren't that many things that are really hard for a doctor. If you finished medical school, you finished your training, there's so much stuff that you're capable of.

Carrie: I mean, I've talked to some people on my podcast who went to law school after they went to medical school, too. So, yeah, I mean, it just takes time and it takes, you know, a little bit of effort and putting your time into something new. So that sometimes can be hard, but yeah, you can really do anything. As a physician on the side, you can do anything.

Bonnie: So tell us more about this real estate thing. So what are you doing with it? Are you actually using it? What was your idea?

Carrie: Yes. So I am a real estate agent with Your Castle Real Estate here in Denver, Colorado. But my side name for it is Hippocratic Homes. But my goal ultimately is to help any physician who's moving in or out of the Denver market to help find a home here in Denver or the greater Denver area and the metro area, because the market here is really fast paced and it can be really hard.

And as physicians, when we're moving – After fellowship we moved to Denver from Kansas City, and it was so hard to shop for houses because we really only had a chance to come out here, I mean, maybe one day, maybe two or three times before we actually bought our house.

And it's just so hard to buy a house in that environment where you really don't know the neighborhood. You don't know the school districts. You don't know the commutes. You don't know the traffic patterns. You don't know anything.

And when we moved here to Denver, our real estate agent really didn't know how to answer those questions. I was really good at finding the answers, so it wasn't a big deal for me, But I thought a lot of people don't have the bandwidth to understand all this. I want to help them when they're moving into Colorado. So anyway, that's my goal. So if anybody is moving to Denver and needs a real estate agent, I'm your girl.

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Bonnie: Well, Carrie, that just brings up what we just talked about earlier. You had a solution to a problem, right? You became a real estate agent to help busy physicians move.

Carrie: oh, I see what you mean. Yes, of course. Of course. Yes, yes, that was right. That was the problem that I felt that I had. And I have a solution for that problem. So yeah, you're right. I didn't even think about that. I am helping people. Again, it comes back to us being helpers. You're right.

Bonnie: Yeah. Awesome. So we've got the Hippocratic Hustle, Hippocratic Homes, and don't have another offshoot?

Carrie: I do because I can't stop. Hippocratic Holiday. So *Hippocratic Holiday* is a podcast for physicians, not just ladies, but any physician who wants to come on the show and share a story of their trip or the adventure. And basically, I just really wanted a way to hear stories about people's adventures. Mainly because, again, I'm on another physician travel group on Facebook, and it's so hard for people to express exactly what they did and also to then review that again when you're like, "Oh, someone went to the Amalfi Coast. Where did they go? I knew I saw that. What was that?"

So I wanted just another reference for people who are planning their trips. Honestly, when I was looking through Apple Podcast trying to find podcasts that would fill this kind of thing that I wanted to listen to, I had a really hard time because a lot of times when people are doing these sorts of podcasts, they're digital nomads.

They're in their twenties or whatever, and they're making podcasts about just traveling the world and not having home. And they're just basically podcasting and blogging and YouTube-ing about these things. But very few of us could be digital nomads. I'm not going to say, I'm not going to have a digital nomad on my show because I know a few physicians who are now basically traveling the world and essentially not staying put in one place, so they exist, too.

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But the majority of us have, like, three weeks of vacation, and we really have to spend it wisely. And we all have this pent up desire to kind of get out and see the world. I know I did.

We finally took our family on our first international trip last year, and I had been dying to because I studied abroad in France. Once upon a time, I spoke French fluently, and so I have a strong desire to introduce my daughter to other cultures, but with medical school and work and all that stuff, we just have very limited time to do that. So the *Hippocratic Holiday* is a great way to kind of get some ideas for different places you can go. Or just a little bit of escapism, if that's what you need too.

Bonnie: Yeah, I know. It's like an inside joke. Like I don't even know where she is half the time. Because between locums and I feel like you're always traveling now. Like, maybe you are always on a trip.

Carrie: Yeah, there was a moment where I was always traveling.

Bonnie: Yeah, not right now.

Carrie: Yeah, exactly, in the times that we're at right now. But definitely itching, itching to get back out. We had plans to go to Hawaii again for our 20th anniversary and plans to go to Italy again. And so there's a lot of places I want to go with it, right now I can't go. So I really can't wait to get back out there.

Bonnie: What do you think your first trip is going to be?

Carrie: Oh my gosh. Well, quite honestly, I think my first trip is to take our camping equipment to go camping in Colorado. I think that's probably gonna be our first trip, which wasn't something that we necessarily were going to do. But this summer, I think it's definitely going to be a stay close to home kind of vacation situation. And we do have a whole bunch of camping equipment. So it's time that we used it.



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Bonnie: I actually love camping. At least I say, I do. I grew up camping. I don't think Matt's a huge fan.

Carrie: Oh, you guys should come out camping. We're car camping, we're not doing anything too hardcore. We have a very plush –

Bonnie: Glamping.

Carrie: Yeah, pretty much glamping. Which is funny, because my husband and I used to backpack and stuff like that. So we used to make fun of car campers. But now it's like, whatever you're outside, I don't care.

Bonnie: Awesome. Well, I think we uncovered a lot of awesome information and hopefully inspired folks not to just listen to your podcasts to get inspiration, but just even hearing us talk. And I think I love that, you know, at the core of who we are is we want to help people, that's why we went into medicine. And so I see that as a common theme in terms of all the hustles that all the physicians are doing with their time right now.

And so, Carrie, tell us how people can find you.

Carrie: Yeah, well, you can find the podcast *Hippocratic Hustle* and *Hippocratic Holiday* anywhere that you get your favorite podcast. So it should be there. Also, [hippocratichustle.com](http://hippocratichustle.com), [hippocraticholiday.com](http://hippocraticholiday.com) and [hippocratichomes.com](http://hippocratichomes.com) are all where you can find all those things too.

Bonnie: Awesome. We'll be sure to link to all that in the show notes.

Carrie, thank you so much for being here, it was so much fun.

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