

**AttendingFi**

INSTITUTIONAL BRIEF

# Financial Readiness Program

---

A free, education-only loan-decision resource built for physicians and dentists in training

For Deans of Student Affairs, Financial Aid Directors, GME Offices, Residency Program Directors, and Association leadership

[attendingfi.com](https://attendingfi.com) · [hello@attendingfi.com](mailto:hello@attendingfi.com)

## Executive summary

---

Every medical and dental student graduates into one of the most consequential financial decisions of their early career — how to manage six-figure federal student debt across residency, fellowship, and the transition to attending. The decision is time-sensitive and error-prone, and it is largely made around Match Day and graduation, exactly when institutional counseling capacity is thinnest.

AttendingFi is a free, education-only platform that helps a trainee model that decision — Public Service Loan Forgiveness versus income-driven repayment versus refinancing — using current federal rules. It is built for one population: physicians and dentists. It requires no login to use, collects no student records from the institution, sells no data, and recommends no lender or financial product.

This brief explains how your institution can offer it as a standing **Financial Readiness Program** that supports obligations you already carry — debt-management counseling, required federal exit counseling, and trainee wellbeing — at no cost and with no IT integration.

## The problem

---

A typical medical school graduate carries roughly \$200,000 in education debt; dental graduates frequently exceed \$300,000. The highest-stakes choice — whether to pursue forgiveness or refinance federal loans into a private loan — is often made in the weeks after Match, by a trainee who has had little structured guidance. The most expensive mistake is also the most common and the most irreversible: a resident on track for PSLF refinances federal loans to chase a lower rate, permanently forfeiting forgiveness eligibility, income-driven repayment, and federal protections. There is no undo.

## How AttendingFi fits the workflows you already run

---

The program slots into three moments already on your calendar — it does not add a new one.

### Orientation

A short "how your loans work" module gives incoming students an accurate baseline early, before misconceptions set in — delivered as a link in the orientation packet or a 10-minute walkthrough.

### Match Day

A focused checklist surfaces the refinancing decision at the exact moment it becomes live, with a plain-language explanation of what is and isn't reversible. This is where the program prevents the costliest mistakes.

### Graduation / federal exit counseling

Schools are federally required to provide exit counseling to departing student borrowers. AttendingFi serves as a physician-specific companion to that required session — the trainee models their own situation alongside the standard federal disclosures, making a mandatory event materially more useful.

### What this maps to

**Medical schools:** LCME debt-management counseling expectations + federal exit counseling + student wellbeing. **Dental schools:** CODA financial-literacy expectations + the highest debt burden of any health profession. **Residency & fellowship programs:** ACGME attention to trainee wellbeing and financial stress + a clean orientation add. **Associations:** a free, unconflicted member benefit + an anonymized debt dataset for research and advocacy.

## What students and the institution receive

---

**Students get** a free, private, education-only tool — no login required — to model PSLF, income-driven repayment, and refinancing on their own numbers using current federal rules, with a clear view of what's reversible and what isn't. **Your institution gets** a co-branded student page carrying your name and logo, alignment to your debt-counseling and exit-counseling obligations, and an optional anonymized cohort view (aggregate, de-identified engagement and debt-distribution figures — no individual student identified). There is no cost, no contract minimum, no software to install, and no integration with your student systems.

## Privacy & liability

---

Students use the tool without logging in; institutions are never asked to transmit student records. The optional cohort view is aggregate and de-identified. AttendingFi does not sell student data, share it with advertising networks, or pass students to lenders. AttendingFi is an educational platform, not a financial-advisory service — it does not provide individualized advice and does not act as a fiduciary, so the institution that shares it is offering an educational resource, not a recommendation. Full detail is in the accompanying **Security & Privacy Brief**.

## Implementation & next step

---

No IT project is required. In practice: (1) a brief review of this brief and the Security & Privacy Brief by the relevant office; (2) confirmation of how you'd like to be co-branded (name, logo, link placement); (3) AttendingFi publishes your co-branded page, typically within a week; (4) you place the link in your orientation, Match, and exit-counseling touchpoints. Cohort reporting, if you want it, activates automatically.

**To start:** a 20-minute call to confirm co-branding and the three placement points. Contact [hello@attendingfi.com](mailto:hello@attendingfi.com) or request access at [attendingfi.com/for-schools.html](https://attendingfi.com/for-schools.html).

*AttendingFi is an educational resource and does not provide individualized financial, legal, or tax advice.*