



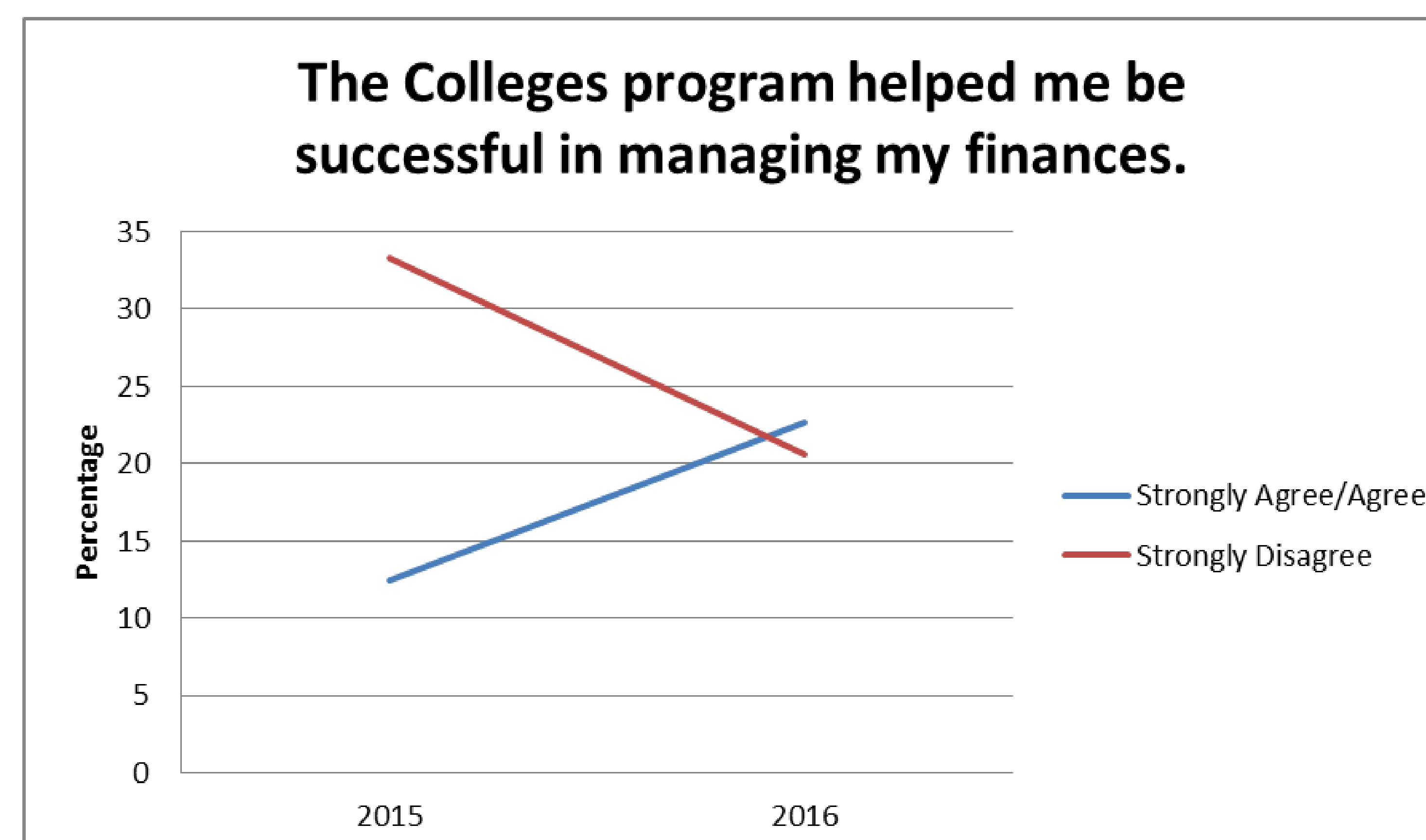
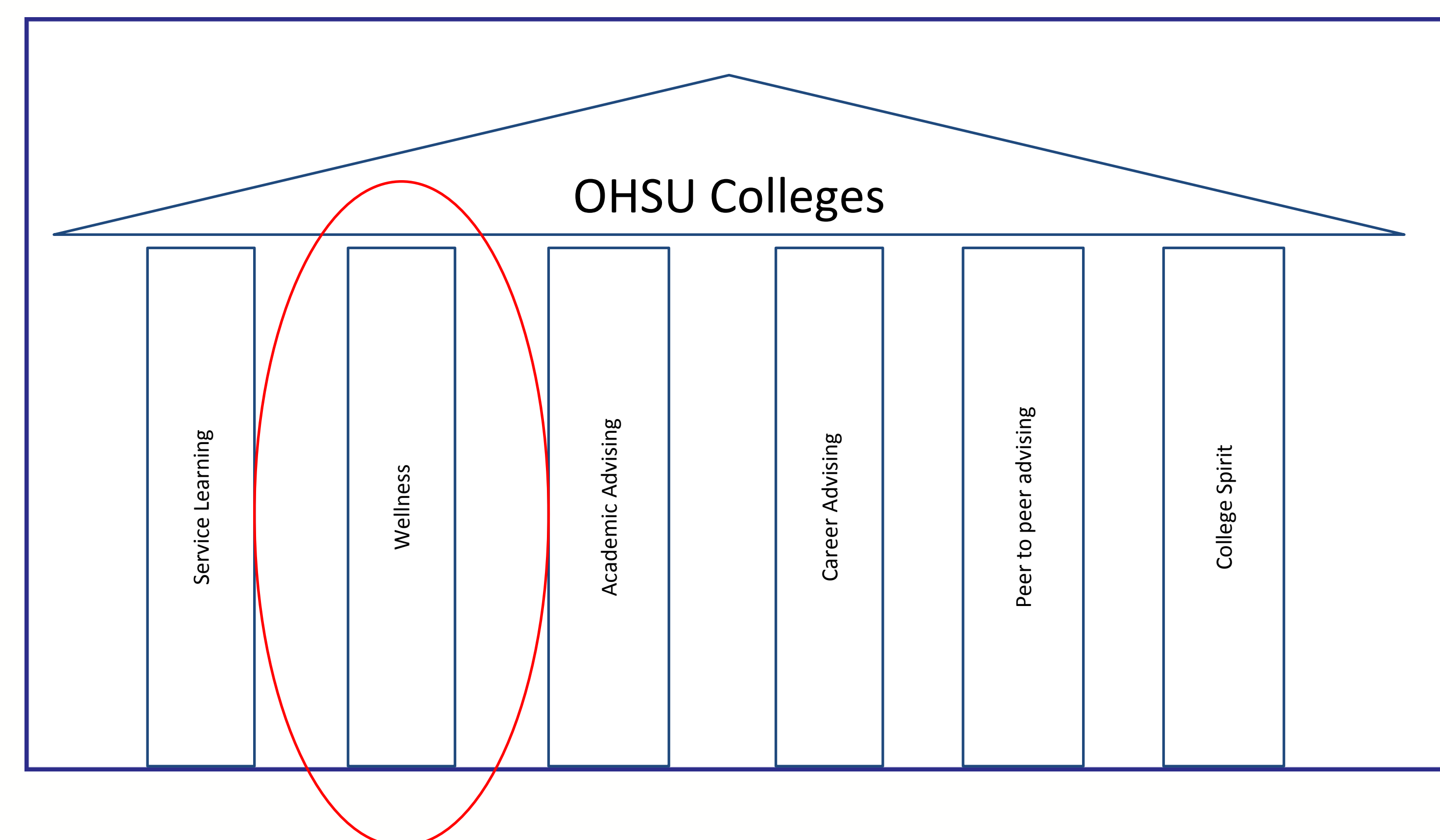
# Financial Wellness in OHSU's Colleges Learning Communities

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Background: Students enrolled in OHSU's MD program have higher levels of indebtedness than the national average. Thus, including financial wellness as one of the Colleges six pillars became a priority.

Program Description: OHSU Colleges are unique in that they are based on anticipated practice setting. To our knowledge, we are the only medical school in the country with practice-based communities. We created College-specific financial wellness, planning, and debt management curricula, taking into account potential earnings when discussing financial details. Our College director and University Manager for Student Financial Management plan individualized small group sessions for the first and second year students.

Mean national indebtedness for Class of 2015, public and private medical schools, was \$180,723, as reported by AAMC, October 2015.



Program Evaluation: In our annual evaluation students “strongly agreed” or “agreed” with the following statement: “The Colleges program helped me to be successful in managing my finances” 12.41% of the time in 2015 and 22.70% of the time in 2016. There was also a decline in those reporting “strongly disagree”, from 33.33% in 2015 to 20.57% in 2016.

Discussion: Financial advising and debt management should play an important role in the well-being of medical students. While it can be difficult to offer individual advice to every student, a College-focused curriculum allows for small-group learning to take place within a trusted community of like-minded peers with potentially similar earning potentials.

Conclusion: Our unique, College-specific instructional design allows for personal yet efficient delivery of material. While we cannot lessen their financial burden, we can arm them with a plan for the future.