

# So you matched to a residency program—now what?

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If you're among the applicants who matched to a residency program this year, you've likely enjoyed some celebratory relief after a terribly trying year of pandemic uncertainty.

As a medical student transitioning to residency, your life is going to change significantly in the coming months. What are the best steps to prepare for those changes in both a clinical and personal capacity?

## **Ponder your relocation priorities**

For many graduating medical students, the excitement of Match Day is quickly followed by the anticipation and uncertainty of relocating for residency, which may be logistically complicated by the COVID-19 pandemic. You'll need a new home that balances meeting the demands of clinical training with achieving family, financial and lifestyle goals.

In terms of your living arrangement, your options are likely going to fall into three areas: buying, renting with roommates and renting on your own. The ideal is to spend no more than 25–35% of monthly income on housing.

## **Use your remaining time in medical school wisely**

Match Day marks the end of a rigorous academic journey before another begins. Often, graduation and some much-needed downtime are in the near future. While some medical students have already completed their coursework by Match Day, many others have a month or more remaining in medical school. Learn how to use that time well.

## **Prepare your medical residency budget**

Housing is one big fixed cost, of course. Following the right advice on other questions of income and expense can allow you to focus more of your mental energy on getting the most out of your training.

## **Understand your debt load**

Almost every physician has some medical student-loan debt, with 75% of physicians borrowing more than \$170,000. So as a new resident physician, debt is likely part of your present and future.

To effectively manage debt, one can take a few key steps, such as understanding your loan-forgiveness options, improving your credit score, understanding the potential benefits of consolidation and refinancing, and learning how to use your debt efficiently.

For further insight, a series of episode of the AMA's "Making the Rounds" podcast discussed the state of student debt in the U.S. Those episodes are available on numerous podcast platforms, including Apple Podcasts.

## **Know what's expected of you**

Published by the Association of American Medical Colleges, the Core Entrustable Professional Activities for Entering Residency provides a set of tasks learners should be able to perform upon beginning their graduate medical education. Which of those tasks are most vital on day one?

## **Make the most of your precious free time**

As a medical resident working long shifts and running short on free time, accomplishing the everyday tasks can seem to require extraordinary efforts. Understand how residents find time to get their painstaking daily tasks done.

## **Adjust to life with the EHR**

Revealing data on how first-year medical residents spend their working hours suggests that interns can expect plenty of interaction with an EHR, but far less time in direct contact

with patients or in educational activities. There's also the matter of preparing for the 24-hour shift.

### **Plan now for the USMLE Step 3**

Finding time to study for the United States Medical Licensing Examination (USMLE) Step 3 can be difficult for residents in the busy first year of residency, often referred to as intern year. Heed these tips for balancing test preparations with rotations to ensure better understanding of the subject matter and boost scores.

Also, keep in mind that the AMA provides resources to help recent medical graduates obtain their medical licenses and study for licensure exams.

### **Seek smart advice for the challenges ahead**

As you warm up to life as a medical resident, you will learn that practicing medicine is only part science. Some lessons cannot be gleaned from a textbook or lecture. To get that insight, it is wise to speak to physicians you admire and your future attendings.

Learn how the AMA Resident and Fellow Section gives voice to, and advocates for, the issues that affect resident and fellow physicians.