



Episode 37 - Hope For Your Medical School Debt

With guest Joy Sorensen Navarre

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JSN: “She wanted to get married. They wanted to buy a house. They wanted to start a family, but every night she was up sleepless because she was worried about her student loans. Her student loan balance was about \$250,000. She knew that if she didn't handle it correctly, it was going to impact her future.”

HF: Welcome to The Doctor's Crossing Carpe Diem podcast. If you're questioning your career in medicine, you've come to the right place. I'm Heather Fork, a former dermatologist and founder of The Doctor's Crossing. As a master certified coach, I've helped hundreds of physicians find greater happiness in their career, whether in medicine, a nonclinical job, or something else. I started this podcast to help you discover the career path that's best for you and give you some resources and encouragement to make it happen. You don't need to get stuck at the white coat crossroads. So pull up a chair, my friend, and let's carpe that diem.

Hello, hello and welcome back to the Doctor's Crossing Carpe Diem podcast. You're listening to episode number 37. In a recent episode, number 32 with Dr. Brent Lacey on “Five Steps to Financial Success”, one of the five steps was to get tough on debt. Do not cut it any slack. Take no prisoners off with his head.

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Well, we didn't say that exactly, but we did talk about having a budget and making a plan for paying off debt, but we didn't get to go into great detail due to time factors. Today, we're going to do a deep dive on debt. Fasten your seatbelt. We're going full throttle. My guest is someone who I first heard about from a client who had significant medical school debt, and he highly recommended her as a resource. I reached out to her at that time and found her to be very well-informed and truly passionate about helping physicians with their debt burdens. I sense referred other physicians to her company and they have all been very happy with her assistance. Her name is Joy Sorensen Navarre, she is founder of Navigate Student Loans - A nationwide company that helps physicians explore debt repayment options and implement a plan forward.

We're going to be talking about how to approach your student debt. What are your options? How to handle the psychological burden, pitfalls to avoid, and some steps you can take to get started if you're feeling stuck. Joy will also be sharing some inspiring stories to show us what's possible when you are faced with significant student debt and offer some hope and encouragement. I am so excited to welcome Joy Sorensen Navarre to the podcast. Please give her a round of applause. Hey Joy, how are you?

JSN: I'm doing great. How could I not be doing great? What a great promo. Thank you.

HF: Oh, well, it's so sincere. What I get from my clients who've spoken with you is that you're really compassionate. And you just make them feel taken care of. So, thank you for that.

JSN: It is my great pleasure. Here's a quick story I know, I've got two stories for later. A client had shared with me that they just felt this deep heaviness and sort of a sense of judgment, not from you of course, but from maybe internally. And she was afraid that when she had the consult with us, that that would be deepened. And afterwards I heard from her a nice little follow-up email, just how she felt so much better. And didn't feel any of that sense of criticism or judgment. And that's what I like about what we're talking about today. There are solutions, obviously, like we're going to chop off the head



of the dragon and just start by looking at things because that's always the first step. But yeah, I really appreciate you saying that. Thank you.

HF: You're welcome. And it's deserved, for sure. I would love to have you start by just telling us how you got into this area.

JSN: I'm glad to. Once upon a time, Heather, I knew nothing about student loans rather than just the basics, pay them off. And I was a financial advisor in a boutique firm doing great. I should be humble about that. But doing what I thought was fabulous work with our clients. A lot of our clients were physicians and pharmacists. And when they had questions about student loans, we'd just give them the basics. One day a client came to me and said "Joy, I've got these student loans and they're so big. If I don't figure them out, they're going to sink me".

And he had found this program and this is a wonderful federal program with public service loan forgiveness. Some of your listeners will know it. And back then it was very not well known at all. And he said I think it might be snake oil, but it sounds good. Is it too good to be true? And so, I said I sort of attempted to lie to him to give him my big opinion on this, but I really knew nothing. And so, I just said, his name was Carl. Carl, I'm sorry, I don't know anything about it, but let me look into it. And so, I tried to find somebody that I could refer him to, and I couldn't find somebody that was smart, that I could really trust. And so, for Dr. Carl, I just got smart about student loans. He's a brilliant man. Brilliant man. And we ended up saving him \$100,000 on his student loans.

HF: Oh, my gosh. That is huge. Huge.

JSN: And then I had 30 other clients who I thought, "Oh gosh, maybe they need help on their student loans". So, I sent them an email. And these are all very smart, very busy people. Within two weeks, they'd all scheduled appointments. And from the 30-brilliant people, only 3 had it right.



HF: Oh, that's scary.

JSN: So, then we saved the other 27. Thankfully nobody had made a disastrous mistake. They were all fixable and we saved them from \$40,000 to \$400,000 on their student loans.

HF: Oh, my gosh.

JSN: This is all I wanted to do for the rest of my life. And so, I started the company. So that's my short story.

HF: That's an amazing story. And you could have very easily just given them a name or just said this isn't in my wheelhouse. But I'm curious, what do you think was it that was really calling you to shift what you were doing and you were doing fine. It's not like you need it to change directions.

JSN: Partly, so my “why”, if you ask me why I do the work I do. I think that's your question if I look underneath, it's I think my purpose on the Earth is to change the world. There are things that are not right in the world. And I have the sense of the moral justice, the sense of the moral, the arc of the moral universe, like Dr. Martin Luther King would talk about. And I think I'm placed in the world to make a difference.

And so, when I saw all these amazing people caring for all of my community members. Healthcare is really important for all of us. When I had this opportunity to have a very narrow, but deep expertise on something that they really needed, that's why I took the leap.

And you probably know you've seen this with your clients, that time of transition and trying to decide, “Should I do it? Should I not? What are the risks here?” It can be very difficult to make that decision, but I'm really glad I did.



HF: Well. That's a beautiful homage to Simon Sinek who promoted finding your “why”. It speaks so much to who you are, which makes sense why when physicians come to you for help, they're not just getting help with their loans, but they're really feeling like they have an advocate and someone who has their back, which is what you really need when you're struggling with huge debt.

JSN: What would you say, I'm curious Heather, what do people tell you when they come to talk to you and they're in a place where they're thinking about a transition? What kind of things do you hear? I'm just curious.

HF: Around the school debt, I would say that there's a big misconception that they have to pay off the debt or figure it out before they can make a transition. There is an assumption that if they do anything different, they're going to go down in income and jeopardize their earning potential.

However, with nonclinical careers, the range of income is often starting at the low end, from \$160,000 to \$300,000 for entry level. And it can go up from there. I know that's not a neurosurgeon salary, but for a lot of physicians, if they're really not doing well in clinical medicine and they burn out and they have to leave or it's just not for them, I don't want them to just put their head down and feel like they have to struggle until they paid off this debt. They should just look into options. And that's why I have you here. So, you can also help them with that at the same time.

JSN: Thank you. I can understand how a person would think that. Wow. Great work that you're doing.

HF: Great. Well, thank you. I'd love it if you could give us some examples of what it looks like when a physician comes to you for help.

JSN: I'd be glad to. Sometimes physicians come at the beginning of their career, when they're trying to, like all of a sudden, their loans are going to be doing the next three to four months and they have to figure out, "Okay, what's my plan?" And that's a really important time to talk to someone about your student loans. But more frequently, it's when there's a transition.

So maybe they're at the end of residency and now they're taking their first attending job, or maybe they've been in an attending position for a while. And now they're thinking about, "I'm not certain I want to stay with this employer or in this kind of a practice. I'm looking at some alternatives". And then they have that question – "So, how will this job change impact my student loan plan?" And that's where they come to us.

And what we love doing is crunching the numbers. I wish I had my spreadsheets and calculators. I could show you Heather how we are total geeks on a spreadsheet. And so, what we found is that when physicians have the data that show what their different options are for the student loan plans in career scenario A, career scenario B and career scenario C for example, it becomes much easier to make a decision that's informed. And so, then they feel much more confident in the decision rather than sort of guessing what the outcome would be.

HF: That's very helpful. We understand data. We make decisions based on lab results and tests, and like to formulate a plan. Why do you think it is so complicated for physicians to do their own research and figure this out and not end up losing a lot of money? Like in those initial scenarios that you described.

JSN: Yeah. I've got some guesses and obviously physicians have talked to me about what they did prior to coming to talk to us. I think there's a couple of things that happen. One is the emotional side of things. Most physicians are very busy. They are trying to juggle a lot of things at the same time. And so, to have this thought of "Oh, I've got to figure out



what to do about my student loans too?" Sometimes they're trying to piece things together, moments of time together.

And really this is a huge decision that takes a lot of research. Either a lot of research or good help. Delegate out that piece of research. And so, that's sort of the first place where a physician might get stuck. And then once they've done their research, whatever they're able to, there are great resources out there, studentaid.gov is my favorite go-to place. Studentaid.gov - That's the federal government's website. Just full of incredible resources and self-help tools. That is a great place to go for basic information, including information about the COVID pandemic student loan relief.

But after people have even done that kind of research, I find that they have a nagging thought in the back of their head, which is, "Am I certain that I have enough information to make a decision?" And that's a really hard question to answer unless you have this area of expertise that allows you to know.

And so, one of the things we do that I love doing is we do a free 15 minute like a checkup on your student loans. And it's just a time physicians set an appointment with us. We don't charge for this. And we just look at what they're currently doing. And if what they're doing is perfect, we tell them and they go off and they're happy, we're happy. We'll give them a gold virtual star. If they're not exactly right, we'll let them know and show them what kind of opportunities they have either for saving money or for fixing a problem. And that too can be very valuable to them. So, Heather, I've sort of forgotten your question.

HF: Oh no, you're fine. It was the question of why after physicians do research it is difficult for them to figure out a path and not end up making a mistake where it's costing them money as you mentioned. They were making the wrong decisions often.



JSN: So that's the first. It's just so much information and it's so complex. The second is that loan servicing companies, the folks that hold and manage and service the student loans, they're making mistakes. And just recently a report was out that one service or out of the 20 there are for federal loans had made 5 million documented mistakes.

HF: How do they even count that many mistakes? Honestly, 5 million, like seriously?

JSN: And we all know that we all learn from our mistakes, right? Supposedly. Folks have good conscience too. But these loan servicing companies, it's a much longer podcast, Heather. They don't have the kind of accountability they should and some things are changing now with our new administration. But that's the problem, is that the loan servicing companies are making mistakes even though a physician has done everything right. A mistake might happen and the physician either uncovers it or doesn't, and then there's a situation of they didn't know what they didn't know, and that becomes problematic. So, those are the two biggest things we see. We see either lack of time to have the complete information or a mistake done by a loan servicer that creates a problem for a physician.

HF: Well, I think it's great that your company exists because this is not a place you want to make a mistake. Absolutely. Would it be a good idea to maybe walk us through an example of a physician who's come to you and the steps that you go through to help them?

JSN: Oh, I'd be glad to.

HF: Okay.

JSN: I'm thinking, here, I'll give this physician a different name. We'll call her Dr. Blue.

HF: Okay, Dr. Blue.



JSN: Dr. Blue. Actually, we met her. We had a national conference and she was sitting in the front row. I was giving an educational talk about what to do about your student loans. And she was the most engaged person in the room. And I'm like, "Wow, this woman, she knows what she's up to. I can tell she's done her research". Great questions, totally involved in looking at the examples together. At the end of the presentation, she came up to me and said "I have some questions. I would just like some of your time". So, we scheduled a time to do a consultation.

And when we did, what she told me was that she was in love with somebody. She wanted to get married. They wanted to buy a house. They wanted to start a family, but every night she was up sleepless because she was worried about her student loans. Her student loan balance was about \$250,000. And she knew that if she didn't handle it correctly, it was going to impact her future.

And because this loan was so large, and actually in the scope of things, Heather, we see \$250,000 to \$500,000 and even more. So, I didn't say it to her but for her, it's a big number. Lots of dollars there. And she was very worried.

So, the first thing we did was we asked her to send us her list of loans. And we do that with everybody because we know just like the first step of the 12 steps says you have to find where your problem is. And so that's the first thing we do. We look at our loans. And then we do some talking about, where are you in your career? What are your plans? What are you thinking in terms like out for the next 10 years? Because most physicians want to be done paying their loans in the next 10 years. I think that's very smart.

So, I listened to what her career plans are. And then I know from working in this field for many years, working with thousands of physicians, which of the different loan strategies would fit the career decisions or the career potential that she's talked to me about.

And so, then we'll lay those out and that's when we'll pull out and start to get our calculators smoking and we'll punch all of the numbers. How much would you make under this scenario? How much would you make under the other scenario? How much potentially would you be wanting to spend on your student loans in over however many years, you want to have them paid off. Are there any free federal programs that you qualify for? And if so, how would that fit in the scenario.

At the end, we'll have a one page that's very cool with the way these calculators, that we figured out. One page document that shows the different alternatives and what the monthly payment would be and what it would be each year until that loan is paid off. And then it becomes really clear in the story. Dr. Blue was very clear, which plan was going to work for her. And for her, it was actually using an income-driven repayment plan with the public service loan forgiveness plan. So, after 10 years of payments at it, working for a nonprofit, she would qualify for loan forgiveness.

HF: It sounds more reassuring to be able to come and see you and get this one-page plan.

JSN: Totally. And frankly, Heather, it takes like 45 minutes or an hour. It is not a long process. We do this so much. We've got our systems down. It's pretty quick. If I'm talking to your spouse and you at the same time, it might take an hour and a half just because there's typically more questions or your uncle or your mother, whoever does money with you.

And then the other thing you get from us is a step-by-step instruction sheet. Also, one page of what to do and what not to do. Go to this website, take these actions, next month do this, a year from now do that. And then at the bottom is my contact information. Because everybody we work with, they have unlimited access to us for the lifetime of their loans. We are with them. We say we're part of your team, because that's all part of what I believe in terms of coming alongside someone and being that resource for them.



I don't want anyone to ever say, "Oh, well, I have this question about my student loans, but I don't want to have to pay somebody for that answer". No, we do all of our, we haven't talked about fees, Heather, but we do an upfront fee schedule and then it's not charged for the lifetime of the physician's loans. So that's fun for me too because then I get to have these ongoing relationships with our physicians.

HF: Yeah. So, have you had any follow-up from our dear Dr. Blue?

JSN: I ran into her about three years later at the same conference. And she was beaming. She had gotten married. They bought a house. They were about to start a family. She was just thrilled and very much at peace. And now the student loans, it wasn't even like something on her to-do list anymore. She had just a plan. She checked in once a year. And if something else odd happened, she sends an email to us. Every loan servicer makes a mistake. And we tell her if it's a bad one or a little one and help her fix it. It's really fun to be able to follow up with people. Today I had a call even, and we have worked with her multiple years and she is in transition and she's just moving in August. She's starting a new job.

And the new job means she's going to have to have a whole new plan for her student loans. And so, she was checking in to see what that was going to be like. And even though that's quite large, making a big decision is going to change your whole student loan plan. She wasn't at that stressful place like she was the first time we spoke, because she knew she had confidence she was going to have a successful call and we were going to figure out what to do. She's often got all her plans ready to go or two sheets set up. So yeah. Can you tell I love this work?

HF: I certainly can. I think the listeners can too. It's a no-brainer. It's very, very obvious. Now you mentioned something that's an interesting point to me about changing jobs and then wondering how it's going to affect your loans. I do talk to physicians who are working for someone who is paying off their student loans, and there's a benefit for

them staying, but they're unhappy. How often would you say in your experience, are those loans a reason for them to stay if they're not happy?

JSN: Never.

HF: Never? I love that, Joy. Never. Do you have an example?

JSN: Of course, we don't know that, right? Because these loans are so big. And they're very serious in terms of if a person's overall financial plan is how they're going to manage the big student debt. And so, I don't tell people never when they first call me. What we do is we let the numbers do the talking. And that's really the beauty of figuring things out because even if it's going to be a larger dollar amount. So, now a lot of physicians are getting \$10,000 a year or \$20,000 a year for three years. If you stay for three years or for five years, I even saw up to seven years just recently. I thought that was quite a commitment to ask. But regardless, if you're not going to get that anymore, then the question is, "Okay, so that's going to have to come out of my pocket rather than out of the employer's pocket. How's that going to impact my cashflow?"

So, that's something we'll sit down with folks and help them understand too. In fact, the physician I was speaking to earlier today, I said, okay, so what's your new salary going to be? And what state are you in? And what do you think the tax implications are? What do you think the take home pay would be? Let's divide that annual number by 12, look at it monthly. What do you think you earn? And she knew all of her living expenses. She's got an electric car and she knew exactly how much that would cost.

And so then for her specifically, we figured out she wanted a 10-year refinance at 2.5%. We sent her off to do some shopping. She really wants to have it done and paid off in 7 years, but she took the 10-year repayment term because she wanted a little flexibility in the front end because it's a new job. It's starting out at a smaller salary until the practice scales up, right?

The idea is to have a more affordable payment at the front end. And then she thinks within two years, she'll be at the higher end of the salary. And at that time do accelerated payments. So, that was her plan. For everybody it's different, but for everyone there is a plan. That's what I think the beauty is when folks are in transition and trying to figure out, "Wow, can I afford to let that \$10,000 or \$20,000 assistance from my employer go?" That's what we help them figure out.

HF: I love that because what often happens is when we're trying to make a decision and especially when there's a fair amount of emotion around it, we get caught in a loop, which could look like "I can't leave this job because it's going to adversely affect my loans. I can't leave this job". And then we don't get out of that loop long enough to get some hard concrete information to make a decision on. So, I love that that's where you come in and help with some clarity.

JSN: And you know, money is so funny.

HF: We can get funny like money too. It makes us funny in the heads sometimes.

JSN: Exactly. That's exactly what it is. I've had many situations where we'll be looking at two different career opportunities and someone's heart is really for hospital A but the money is better at hospital B. And so, they're like, "Oh, I'm tempted to take hospital B". Even though they know they're going to be happier in hospital A. So, we crunched the numbers and sure enough, it turns out that in hospital A, you're not going to make as much money and in hospital B you would make more. But knowing what the difference is allows a person to say, "Well, \$10,000 a year, \$20,000 a year, compared to my happiness". Like now they actually have a number. And for some reason it makes it a lot easier for people to see it that way, money versus happiness.

HF: We need to try to give a dollar value to happiness, because I think that can help for their comparison. What's that worth? \$20,000 - \$30,000 - \$40,000 - \$50,000? Now, often we hear this debate about trying to just pay those loans off as soon as possible, living like a resident, eating beans and rice. I know when I first graduated residency, I lived in this tiny, tiny attic apartment where I couldn't even stand up to take a shower in it. And the kitchen with this, it wasn't even a kitchen. You opened up these folding doors and there was a burner. So, there's that approach of living like a resident until you have it paid off or just chill out, do the repayment plan. And I know it's different for each person and what their options are, but can you speak a little bit towards the different mindsets?

JSN: We're in a really nice interest rate environment now, where interest rates are low. And so, for a lot of folks that does make sense to extend the term of the loan, we heard a lot more of the live like a resident and paid off as soon as you can, when interest rates were over 5%, but now they're down in the twos and threes, depending on multiple things. Even we saw somebody that got under 1% for a student loan refinance recently.

HF: Wow.

JSN: But rates are very low. And when rates are low, then carrying the debt isn't as costly, right? Because the interest that accumulates is smaller. When interest rates were at 6% and 7% and still are for some federal loans, you hold those for 7 years to 10 years and the amount you owe is double. So, now we're talking about a serious financial impact by extending the 25- or 30-year repayment plan. You would never want to do that if you had any other alternatives.

That's sort of the number, it's the calculation of "How much will it cost me to hold these loans, both overall and what the monthly payment would be and the difference there? And what are my other financial priorities?" That's the other thing.



Sometimes physicians feel like they got a late start to saving for retirement and investing and other things, college savings for their kids. And so, then they might be tempted to pay less on their student loans over a long period of time, pay less every month, so they can invest in other things that can be really smart in a low interest rate environment. So, those are some of the things people would think about.

And the other thing people would also think about would be the 10-year loan forgiveness program, the public service loan forgiveness program, because for many physicians, especially if they're working for a qualified employer, that can be a terrific option, both to lower their monthly payments and to get a lot forgiven on the back end.

HF: Yeah. I have a number of clients on that plan and I think it can give you peace of mind if you can just stay here and pay what I'm supposed to pay that will be gone. Help them sleep at night. I know we're getting close to the end, but there are a couple more things I really want to ask you. And one is, what are some changes that have come about for the student loans because of COVID that's important for physicians to know?

JSN: Very good question. Yes. So, three major things happened. We called it the miracle on Capitol Hill last year. Student loan interest rates, they're all set at zero. For all the federal student loans. All of the payments have been suspended, so you're not required to make monthly payments on your student loans now. If you are on an accelerated plan and you're trying to pay them off as soon as possible, now is a great time to pay more faster because interest rates are zero. So, you make more progress.

And then the third is, if you're on an income-driven repayment plan that most people who are pursuing public service loan forgiveness are, all of the annual recertifications of your income have been suspended and they've been actually extended for 20 months. So, that means when payments start up again in October this year, you'll still be making the same payment amount as you were back a year and a half ago when it happened.



HF: It almost makes you want to take out a loan to have all these benefits.

JSN: And there've been a number of problems that loan servicers created for borrowers. So, if you are in that situation where you have federal loans, and either you made payments since March 13th, 2020, that might be you didn't have to make a payment and they still would qualify for these other programs. And so, you can get that money refunded. So, that's a cool piece of news for folks.

And the other piece of news is you may have recertified your income-driven repayment plan without having had to. And so, those would be the two things. Speak with us or somebody like us, because there might be some money sitting out there that could be in your pocket rather than Uncle Sam's pocket.

HF: This is golden, Joy. This is really golden because I'm sure there are physicians who don't know about this, who could benefit. So, thank you for sharing that and also, being in the show. One thing you had mentioned to me, which I was going to ask you, which is to ask about president Biden and whether he's going to forgive student loans.

JSN: I am so excited. I wish...That's my favorite question. Some things are popping just this week. It'll be interesting to see how it all plays out. I don't have a crystal ball, Heather. Do you?

HF: Mine's in the shop, but I have duct tape.

JSN: Gotcha. Okay. That'll work.

HF: I can jerry-rig it!

JSN: So, we are expecting \$10,000 to \$50,000 of student loan forgiveness in some manner. It's yet to be determined, like if and when, but it's looking good. And one of the things

that makes us very optimistic is that a lot of the folks in high-level positions that have gone into work for the US department of education, which is the organization that is in charge of the federal student loans are all folks that have worked for years on these student loans in favor of the borrower and not so much in favor on the servicing company. So, there are some people with lots of wisdom and experience in the ear of this administration, which makes us very hopeful for some good relief.

HF: Interesting. Well, it sounds like you'll probably be the first to know. Let me know when you find anything out. What would be a burst step that someone could take who's feeling a bit paralyzed by their debt. And maybe it's even hard to think about getting help.

JSN: It depends on a person's personality, Heather. Well, for every bit, I just recommend taking a deep breath.

HF: That's a good start. It's oxygen to the brain.

JSN: And then for some people, some of us are very social inside. And so, I would say reach out to somebody like an accountability partner, someone who supports you and doesn't give you any judgment. And just saying, "Hey, could you just come alongside me? I need to work on this. I need to think about this. I need to call somebody". That can be very helpful.

For other people it can be very helpful just to do some research and just feel a little more solid in terms of the options. And there are some great resources out there in terms of studentaid.gov. There are other people that have some amazing websites full of information. We have a few things on our website.

And then third, Heather, I would love for folks to give us a call because what we love is just coming alongside in a quiet way, just taking those 15 minutes, at least just to give



you some basic information to say, “Hey, here's what's going on with you and it's going to be fine and you're perfect, or it's going to be fine and there's a couple of things you can do to make sure that it's going to be fine”.

HF: And that's just a great opportunity for any of you because there's no obligation. You've gotten a sense of Joy. So, you're not going to be judged. There's only help here. And a nice 15-minute call could be a great first step. There's one thing that you mentioned that I want to touch upon before we wrap up, which is judgment. When you speak with physicians, what kind of judgment are they putting on themselves or has been put on them?

JSN: I think most physicians will tell us that when they started at medical school, they knew that it was going to be expensive. They knew the bill was going to be high. And then when they'd come out for a long time, the American Medical Association said, “Oh, \$150,000 is what your bill will be for having gone to medical school”. The problem was that these graduate loans accrue interest from the day you take the loan.

And so, while it's true that maybe you had \$150,000 to \$180,000 of the actual loan, the interest that accrues while you're in school and then while you're in training, if you don't start repaying them during training or get onto a program, that can be a long period of time, right? That's seven years potentially right there longer if you're in a longer period of training.

That's what's making these loan balances grow to \$250,000 - \$300,000 or even higher. And I think that's what's surprising to physicians is that no one told them on the front end that you can expect this much bigger number. And so, sometimes they feel like, “Oh, they should've known” sort of that self, how we kick ourselves in both things, “I didn't know and then maybe we should have known”. In a lot of ways, it was very hard to know that at the front end.



HF: Right. You're not told it's going to go from a little balloon into a blimp while you're just trying to do your training and get an education. And you may not even be aware of how it's ballooning.

JSN: Exactly.

HF: Yeah. Well, this has been really amazing and it's just such a pleasure to get to talk to you and get your wisdom. How can folks find you?

JSN: Oh, terrific. We are on the website www.navigatestudentloans.com. And right there, you can click "Contact us" and set an appointment right there on our website. You can also reach us by reaching out by email. My email is joy@navigatestudentloans.com. Please, if you have a simple question or a complex question, shoot me an email. I will get back to you about what's the best way to answer that.

HF: Perfect. Well, I will give you all this information for Joy in the show notes. You can find it on my website at Doctor's Crossing. You can always, always reach out to me. So, I just want to say a word, if you're struggling with debt, no matter what the size is, you have it in you to figure this out.

And we are story after story of physicians paying off \$100,000 - \$200,000 - \$300,000 - \$400,000 - \$500,000 and more, and going on and then building their retirement. It's possible and Joy can help, but thanks so much for joining us and listening in. And of course, don't forget to carpe that diem. I'll see in the next episode. Bye for now.

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[00:37:05]

Podcast details

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