



Summer 2023

Dear future doctor,

Congratulations on starting medical school! The road to get here was long and difficult, but you've made it. It is my great pleasure to welcome you to this next chapter of your life and to the amazing new family that is the Canadian Federation of Medical Students (CFMS). You are now part of a group that includes over 9,000 students from 15 schools across Canada. As a member of the CFMS, you now have access to resources, networks, and opportunities that can help you thrive during your time in medicine!

The CFMS is your organisation and I hope you choose to get involved with it as soon as you can. From leadership opportunities, conferences, student advocacy, discounts, career development, grants, support for the residency match and everything in between, we offer something for everyone at every stage of your journey throughout medical school.

Here are a few important points to help you get started:

A) REGISTER for a CFMS account

The CFMS website (<https://www.cfms.org>) is your home base for all of our resources and information. To gain full access to these member benefits, you need to do the following:

- 1) Go to <https://www.cfms.org/new-account>
- 2) Use "MyCFMS" as the authentication code
- 3) Make sure to checkmark the box to subscribe to the "CFMS Monthly"

B) SUBSCRIBE to the CFMS Monthly

The CFMS Monthly is a monthly email that includes every opportunity, advocacy update, application, etc. all in one place! You'll never miss an opportunity if you're subscribed!

If you've checked the subscription box when making your account then you are all set to receive the English version! If not, subscribe here: <https://bit.ly/ENMonthlySignUp>. Or, if you'd prefer to receive the French version, subscribe here: <https://bit.ly/FRMonthlySignUp>

C) FOLLOW our Social Media

This is the EASIEST way to stay up to date. We post a lot of great content that will help you along your way. Make sure to give us a follow:

- Facebook: <https://www.facebook.com/CFMSFEMC>
- Twitter: <https://twitter.com/cfmsfemc>
- Instagram: <https://www.instagram.com/cfmsfemc>

D) APPLY to join one of the CFMS teams this Fall

If you'd like to learn more about medical curriculum, help make resources for fellow students, or help advocate on behalf of those without a voice, then you should join our team! The CFMS's annual Fall Recruitment process will occur between late August and early September, so stay tuned for that on the CFMS Monthly, website, or social media pages. There will be

hundreds of positions open and it's a great way to showcase your talent on a national level, while learning new skills.

Medical school is going to be a fun time, but it can get hard sometimes. Please remember that you are NOT alone; we are here for you whenever you need us. The most important thing to remember is that medicine is a community: love each other, support one another, and grow together :)

If you have any questions/comments/concerns or even if you just want to chat about anything or everything, please feel free to send me an email at President@CFMS.org or reach out on social media. I speak on behalf of the organization when I say that our door is always open to you.

Welcome again to this new family; we're so excited to get to know you! See you soon.

Best,



A handwritten signature in black ink, appearing to be 'HJin'.

Helen Jin (she/her)
President
Canadian Federation of Medical Students (CFMS)
President@CFMS.org



Welcome to your first year of medical school!

Medical school is a pivotal step in your career. It likely is one of the biggest and most exciting commitments you've ever made. MD Financial Management (MD) and Scotiabank are proud to support you and make sure your finances are on track so you can focus on your studies as you begin your career.

We support the education financing of more than 10,000¹ medical students and early-career physicians through the Scotiabank Healthcare+ Physician Banking Program.² Our Scotia Professional® Student Plan Line of Credit,³ with no annual fee and no payments required until two years after you've finished residency,⁴ allows you to focus on your studies.

We're here to help with physician career-focused advice. Talk to us about anything — career transitions, financial planning, education financing, budgeting, or investing. An MD Advisor⁵ and Scotiabank Advisor who specializes in working with medical students can provide unique advice as you begin this journey.

Scan to see what resources and offers are available to you and to meet with an Advisor.



Ready to get started on your financial journey? We're here to help you with that first step.

¹ As of April 2022.

² To be eligible for the Physician Banking Program benefits you must be a Canadian resident that meet one of the following conditions:

- Enrolled in a Canadian university medical degree program
- Has been accepted or is completing a medical residency in Canada
- Medical fellow who is completing a Canadian fellowship granted by the Royal College of Physicians and Surgeons of Canada
- Physician with a medical doctorate (MD) and licensed to practice medicine in a Canadian province or territory
- Retired physician with a medical doctorate (MD) and has practiced medicine in a Canadian province or territory

³ Banking and credit products and services are offered by The Bank of Nova Scotia (Scotiabank®). Credit and lending products are subject to credit approval by Scotiabank.

⁴ While you remain in school and for 24 months after your residency program ends (the "Repayment Grace Period"), no payments will be required on your Scotia Professional Student Plan Line of Credit (the "Account") so long as your balance does not exceed the credit limit on your Account but interest will continue to accrue during that Repayment Grace Period and is charged on any amount you borrow starting from the day you borrow until you pay that amount in full. See the Application Disclosure Statement we provide you or speak with your Scotiabank Advisor for more information about the Repayment Grace Period and how interest is charged to your Account.

⁵ MD Advisor refers to an MD Management Limited Financial Consultant or Investment Advisor (in Quebec), or an MD Private Investment Counsel Portfolio Manager.