

# Loan Doctor's CEO shares advice on managing debt and wealth with medical students

*Speaking at the University of Pittsburgh School of Dentistry, Dr. Edgar Radjabli, DDS, CTA shared important advice for young healthcare professionals*

PITTSBURGH, PA, USA, February 3, 2020 /EINPresswire.com/ -- "Doctors often do not get any financial education before or during their medical training", explained Dr. Radjabli, "so while they are ready to practice excellent medicine, they are completely unprepared for the realities of business and financial wellness."



Working with the American Dental Association, Dr. Radjabli brought together a team of accomplished healthcare and financial professionals that are working to change that and provide doctors the tools necessary for their financial success.

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Using debt wisely is not only a smart move, but is necessary to maximize your career potential and earnings. Focusing on "good debt" that is leveraged to build wealth is key to your financial success”

*Dr. Edgar Radjabli, DDS, CTA,  
CEO of Loan Doctor Financial*

The program presented by the Loan Doctor Financial CEO, entitled "Managing Debt and Wealth" gives students unique insight into best practices for personal finances, as well as managing a healthcare practice as a business, and was hosted by Assistant Clinical Profession Dr. Jeffrey Jockers, BS, DMD, who supervises a class of Doctor of Dental Medicine students in their 3rd year of studies and who are close to starting their career in the field

One specific focus of the program was Dr. Radjabli's discussion of the difference between good and bad debt. For example, good debt is loans that help achieve career goals, such as medical student loans and borrowing to

start or buy a medical practice, in contrast to bad debt which is incurred when purchasing lifestyle items such as cars. "Using debt wisely is not only a smart move, but is necessary to maximize your career potential and earnings", he said.

In the presentation, he also addressed the importance of finding the best options for financing, such as [Loan Doctor's in school student loan offerings](#) which have lower rates and no origination fees as compared to standard federal school loans. In a particular example, Dr. Radjabli showed how using private, instead of government loans could save over \$12,000 for a typical dental student.

Building long term wealth also requires careful investment planning, with a diversification between risky and safe assets being a key tool. For example, doctors can begin to save for a home by putting funds in a safe investment like a High yield CD, such as the [Loan Doctor HCF CD](#)

which pays an [industry leading 6% APY](#). At the same time, they should consider putting another portion of their savings, which they intend to keep invested for a while and won't need soon, into equities via index funds, which have more upside but can experience periods of losses

Dental and Medical School faculty can schedule the program for their students and no charge, by contacting Loan Doctor's industry relations department at [outreach@myloan.doctor](mailto:outreach@myloan.doctor)

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University of Pittsburgh, School of Dentistry, hosted Dr. Edgar Radjabli, CEO of Loan Doctor Financial

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