What’s in your NERDWALLET?

Are you looking for a great website to go to for a wide variety of financial information? Be sure to check out Nerdwallet.com. Nerdwallet is a personal finance website that helps people make and manage financial decisions by comparing various products that are available from various banks and insurance companies. This website is a great source of information whether you are:

- Looking for the best personal loan rate
- Interested in finding the credit card with the best travel rewards
- Seeing how much house you can afford
- Wanting tips to lower your current bills
- Getting auto insurance quotes
- Finding online tools and calculators

This website also contains valuable information for students—such as refinancing student loans, repayment plans, private loan comparison, and even a link to complete the FAFSA! And yes, they have a smartphone app! Check out Nerdwallet today!

Advantages to Disability Insurance

Disabling accidents and illnesses can happen to anyone at any time. Should students purchase disability insurance while in medical school? This is a question that many medical students ask themselves. There are several benefits to purchasing disability insurance during medical school.

- Age has an impact on rates so it is beneficial (and cheaper!) to purchase a policy while you are younger!
- Your health status has an impact on your eligibility and premiums. This is determined at the time when you purchase the insurance. It is better to set up a policy now and lock in on cheaper rates while you are healthier and in better shape!
- Many policies are also based on your specialty. Since different specialties have more risk than others, it may be a good idea to lock in a policy before you choose your specialty.

AMA offers disability insurance to medical students for $41 per year. This coverage provides $1,000 per month ($12,000 maximum annual benefit) should you have to take a leave for medical reasons. Your enrollment will need to be verified for approval. There are several other options for disability insurance, so you may wish to shop around! Purchasing disability insurance can give you peace of mind!