



# The White Coat Investor: A Doctor's Guide To Personal Finance And Investing

*James M Dahle MD*

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Written by a practicing emergency physician, *The White Coat Investor* is a high-yield manual that specifically deals with the financial issues facing medical students, residents, physicians, dentists, and similar high-income professionals. Doctors are highly-educated and extensively trained at making difficult diagnoses and performing life saving procedures. However, they receive little to no training in business, personal finance, investing, insurance, taxes, estate planning, and asset protection.

This book fills in the gaps and will teach you to use your high income to escape from your student loans, provide for your family, build wealth, and stop getting ripped off by unscrupulous financial professionals. Straight talk and clear explanations allow the book to be easily digested by a novice to the subject matter yet the book also contains advanced concepts specific to physicians you won't find in other financial books.

## **This book will teach you how to:**

- Graduate from medical school with as little debt as possible
- Escape from student loans within two to five years of residency graduation
- Purchase the right types and amounts of insurance
- Decide when to buy a house and how much to spend on it
- Learn to invest in a sensible, low-cost and effective manner with or without the assistance of an advisor
- Avoid investments which are designed to be sold, not bought
- Select advisors who give great service and advice at a fair price
- Become a millionaire within five to ten years of residency graduation
- Use a "Backdoor Roth IRA" and "Stealth IRA" to boost your retirement funds and decrease your taxes
- Protect your hard-won assets from professional and personal lawsuits
- Avoid estate taxes, avoid probate, and ensure your children and your money go where you want when you die
- Minimize your tax burden, keeping more of your hard-earned money
- Decide between an employee job and an independent contractor job
- Choose between sole proprietorship, Limited Liability Company, S Corporation, and C Corporation

**Take a look at the first pages of the book by clicking on the Look Inside feature**

## **Praise For The White Coat Investor**

"Much of my financial planning practice is helping doctors to correct mistakes that reading this book would have avoided in the first place." – **Allan S. Roth, MBA, CPA, CFP®**, Author of *How a Second Grader Beats Wall Street*

“Jim Dahle has done a lot of thinking about the peculiar financial problems facing physicians, and you, lucky reader, are about to reap the bounty of both his experience and his research.” – **William J. Bernstein, MD**, Author of *The Investor’s Manifesto* and seven other investing books

“This book should be in every career counselor’s office and delivered with every medical degree.” – **Rick Van Ness**, Author of *Common Sense Investing*

“The White Coat Investor provides an expert consult for your finances. I now feel confident I can be a millionaire at 40 without feeling like a jerk.” – **Joe Jones, DO**

“Jim Dahle has done for physician financial illiteracy what penicillin did for neurosyphilis.” – **Dennis Bethel, MD**

"An excellent practical personal finance guide for physicians in training and in practice from a non biased source we can actually trust." – **Greg E Wilde, M.D**

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