

WOMEN IN MEDICINE

The Financial Foundation

of Physician Leadership

You Can't Lead From Empty.

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Disclosures

No relevant financial relationships to disclose

Take a breath. You are here. You are safe.

Tonight isn't about proving how much you already know.

It's about imagining what's possible.



IMAGINE...

If money stopped being the thing that quietly limited your choices —
what would change?

How would you practice? How would you spend your time?

What would you finally say yes to? What would you stop tolerating?

THE REAL QUESTION

We train for every kind of leadership.

Clinical. Department. Team. Crisis.

Except the one holding all the others up.

A PATTERN I SEE CONSTANTLY

The most decisive women in the room often go quiet the moment the conversation turns to their own money.



Not because they're incapable.

Because nobody ever taught them the order of operations that turns a physician's income into a physician's net worth.

NOT TAUGHT

Not in medical school. Not in residency.

Not anywhere in the fifteen years you spent becoming the most credentialed person in most rooms
you walk into.

**You are not behind because you are “bad
with money.”**

You are behind because you were trained for one thing and handed the bill for another.



You cannot lead from empty.

You cannot lead a department from empty.

You cannot lead a family from empty. You cannot lead patients from empty.

And you cannot lead the life you came into medicine to build — from empty either.

THE FIRST LIE

"I make good money. Shouldn't I have figured this out already?"

The question I hear most, from women who run departments, lead surgical teams, and manage million-dollar budgets.

MY OWN STORY

My first attending offer, I didn't negotiate. I didn't know what a 401k was.

I carried \$200,000 in debt with no plan — and a quiet belief that maybe I wasn't built for this part of life.



Nobody had taught me.

Nobody around me understood the specific weight of being a woman physician with that much debt, that much responsibility, and that much pressure to look like she already had it together.

You were not taught.

You are not behind. You were just never given the curriculum.



I have a nectarine tree in my backyard.
Every year, it bears fruit. Good fruit. But small.



WHAT NOBODY TELLS YOU ABOUT PRUNING

It's not about removing what's broken.

It's about removing what served last season so what's trying to grow next actually can.

I SEE THIS CONSTANTLY

The 401k is maxed. The accounts are funded. The foundation exists.

And then comes the question nobody prepared you for...

What now?

BUILDING vs PRUNING

BUILDING: Addition. You can see the progress. It feels good.

PRUNING: Letting go of things that are still working. So much harder.

PERSONAL

One of the things I had to prune was giving.

I gave and gave, because it felt like the person I was supposed to be once I finally had enough.



What I didn't see...

I was giving away the seed money.

I was giving instead of investing.



"This is selfish."



Saying no to some giving...

...so you can build generational impact is not selfish.

It is the longer game. It is the bigger fruit.



YOUR QUESTION

What is the good thing you are holding onto that is keeping you small?



FROM REFLECTION TO PRACTICE

If leadership requires pruning - what does it actually look like, practically, **in your financial life?**



ONE THING TO REMEMBER

Knowledge is one thing.

Implementation is what brings profitability.



THE PRACTICE

The CEO Money Hour.

One hour a week.

That is it.



One hour a week...

...will give you financial peace.

...will keep the broke away.

A

Audit

Look at your accounts. Not to judge just to see.

If you didn't sell, it's probably just the market doing what markets do.

B

Buckets

Where is the money actually going? Not with guilt. With curiosity.



C

Conversations

What financial conversation have you been avoiding - with a partner, an accountant, yourself?



D

Decisions

What decision have you been delaying? Indecision is financial constipation.
This hour is where you finally go.

E

Eliminate

What's leaking? The forgotten subscription. The overpriced insurance.
Multimillionaires check for leaks. Every single one.

FOR THE BUSY PHYSICIAN

"My schedule doesn't have an hour."

Pick a day you already have something anchoring your routine.

That protected lunch hour?

That's your CEO Money Hour.



It's like eating right and exercising.

You know how you feel.

I know how it feels when I'm doing my CEO Money Hour.



- **You genuinely feel lighter.**
- **More Money**
- **Less Waste**
- **More enjoyment**
- **Less chaos**



A REAL FIRST HOUR

A member set hers up live on a call.

A cup of tea. Tuesday, 6am.

She took a picture of it and shared it with the group.

That's it. That's the whole barrier to entry.



A LONGER STORY

Three years ago, a member made herself a promise.

She would never work another Christmas or Thanksgiving again.

She did not know how.

So she started. Per diem work. One CEO Money Hour at a time.



THREE YEARS LATER

The hospital that once rejected her came back.

Her November schedule is already made ...the way she wants it.

Her student loans are gone.

Paris and Switzerland with her kids ... done.

"I feel settled."

Even though things are still swirling.



Most things that feel hard...

...are actually not hard.

They are just not organized.



ROI IS NOT ALWAYS FINANCIAL

Some of the highest-return decisions I've ever made had nothing to do with money directly.

A REAL MOMENT

Two days before a major speaking weekend, my team hit a wall of technical issues.



I told them...

"This is a distraction. I need you to handle it. All of it."



There was no direct financial ROI on that decision.

But it freed my attention to do the one thing only I could do in that moment.



That is ROI.

You measure it in what it freed not just what it produced.



**Part of leading is knowing which hour of
your attention is worth protecting.**

And having the financial foundation underneath you to actually protect it.



ONE LAST QUESTION

If you look back on this next year, what kind of experience would you be glad you'd had?

Freedom is not a destination.

Freedom is choice.



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LEAVING YOU WITH THIS

What are you willing to prune, starting this week

so that next season's fruit can finally be what you were always capable of?

THANK YOU

Let's Connect

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