**Appendix**

Summary of debt related survey questions

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| **Question** | **No. (%)** |
| Please rate your stress level related to your debt |  |
| 0 – No stress | 48 (9) |
| 1 | 74 (14) |
| 2 | 99 (18) |
| 3 | 160 (30) |
| 4 | 113 (21) |
| 5 – Very Stressed | 43 (8) |
| What is your estimated amount of debt for undergraduate |  |
| None | 297 (64) |
| $1- $29,999 | 104 (23) |
| $30,000 - $59,999 | 43 (9) |
| $60,000 - $89,999 | 12 (3) |
| $90,000 - $119,999 | 4 (1) |
| $120,000 - $149,999 | 1 (0) |
| > $150,000 | 1 (0) |
| What is your estimated amount of debt for medical school |  |
| None | 54 (10) |
| $1- $29,999 | 23 (4) |
| $30,000 - $59,999 | 29 (5) |
| $60,000 - $89,999 | 38 (7) |
| $90,000 - $119,999 | 60 (11) |
| $120,000 - $149,999 | 102 (19) |
| ≥ $150,000 | 231 (43) |
| What is your significant other’s estimated amount of debt for undergraduate |  |
| None | 235 (44) |
| $1- $29,999 | 80 (16) |
| $30,000 - $59,999 | 19 (4) |
| $60,000 - $89,999 | 3 (1) |
| $90,000 - $119,999 | 1 (0) |
| $120,000 - $149,999 | 0 (0) |
| ≥ $150,000 | 0 (0) |
| N/A | 153 (28) |
| What is your significant other’s estimated amount of debt for post-graduate |  |
| None | 194 (36) |
| $1- $29,999 | 28 (6) |
| $30,000 - $59,999 | 22 (5) |
| $60,000 - $89,999 | 12 (3) |
| $90,000 - $119,999 | 14 (3) |
| $120,000 - $149,999 | 18 (4) |
| ≥ $150,000 | 32 (7) |
| N/A | 153 (28) |
| Do you plan on paying off your loans early? (Yes) |  |
| Plan to payoff early | 213 (46) |
| Do not plan to payoff early | 206 (44) |
| N/A - no debt | 44 (10) |
| What is your total household income? (including all forms of incomes) |  |
| $0 – $34,999 | 2 (0) |
| $35,000 - $49,999 | 167 (32) |
| $50,000 - $74,999 | 137 (26) |
| $75,000 - $99,999 | 130 (25) |
| ≥ $100,000 | 93 (18) |
| Do you track you monthly spending? |  |
| Yes, I use a compute program (Quicken, Excel, etc) | 155 (29) |
| Yes, I use a paper-based system | 84 (16) |
| Yes, I keep it in my head | 159 (30) |
| No, who has time when you are a resident/fellow | 135 (25) |
| I don’t know | 4 (1) |
| Do you own any credit cards? (Yes) | 524 (98) |
| Do you currently have a balance on any of your credit cards that you will not pay off in full at the end of the month? |  |
| Yes | 205 (38) |
| No | 319 (59) |
| N/A | 13 (2) |
| When did you first start to accumulate debt on your credit cards? |  |
| Before Medical school | 42 (8) |
| Medical School year 1 | 29 (5) |
| Medical School year 2 | 12 (2) |
| Medical School year 3 | 16 (3) |
| Medical School year 4 | 31 (6) |
| PGY-1 | 37 (7) |
| PGY-2 | 20 (4) |
| PGY-3 | 13 (2) |
| PGY-4 | 3 (1) |
| After PGY-4 | 2 (0) |
| N/A | 332 (62) |
| Approximately how much do you currently owe on your credit cards that is not paid off every month? |  |
| $0 | 332 (62) |
| $1-$1,999 | 34 (6) |
| $2,000 - $3,999 | 36 (7) |
| $4,000 - $5,999 | 24 (4) |
| $6,000 - $7,999 | 16 (3) |
| $8,000 - $9,999 | 16 (3) |
| ≥ $10,000 | 79 (15) |
| Do you own or lease your vehicle? |  |
| Yes – I own a vehicle (either with a loan or own it outright) | 469 (87) |
| Yes – I lease a vehicle | 38 (7) |
| No – I use other forms of transportation | 17 (3) |
| No – I use someone else’s vehicle | 13 (2) |
| Do you own your vehicle outright, or do you have a loan? |  |
| My vehicle is paid off | 328 (61) |
| I have a loan for my vehicle | 141 (26) |
| N/A – no vehicle or lease | 68 (13) |
| When were you given or when did you buy your vehicle? |  |
| Before Medical school | 134 (25) |
| Medical School year 1 | 29 (5) |
| Medical School year 2 | 48 (9) |
| Medical School year 3 | 41 (8) |
| Medical School year 4 | 60 (11) |
| PGY-1 | 83 (15) |
| PGY-2 | 35 (7) |
| PGY-3 | 21 (4) |
| PGY-4 | 10 (2) |
| after PGY-4 | 8 (1) |
| N/A – no vehicle or lease | 68 (13) |
| When your vehicle was bought, was it a new or was it used? |  |
| New | 213 (40) |
| Used | 256 (48) |
| N/A – no vehicle or lease | 68 (13) |
| When did you first start leasing a vehicle? |  |
| Before Medical school | 8 (1) |
| Medical School year 1 | 2 (0) |
| Medical School year 2 | 0 (0) |
| Medical School year 3 | 4 (1) |
| Medical School year 4 | 0 (0) |
| PGY-1 | 9 (2) |
| PGY-2 | 8 (1) |
| PGY-3 | 5 (1) |
| PGY-4 | 1 (0) |
| after PGY-4 | 1 (0) |
| N/A – no vehicle or own | 499 (93) |
| When did you start your current vehicle lease? |  |
| Before Medical school | 1 (0) |
| Medical School year 1 | 0 (0) |
| Medical School year 2 | 0 (0) |
| Medical School year 3 | 3 (1) |
| Medical School year 4 | 3 (1) |
| PGY-1 | 12 (2) |
| PGY-2 | 8 (1) |
| PGY-3 | 6 (1) |
| PGY-4 | 4 (1) |
| after PGY-4 | 1 (0) |
| N/A – no vehicle or own | 499 (93) |
| When your lease expires, what do you plan to do? |  |
| Renew your lease on your currently leased vehicle | 3 (1) |
| Buy your currently leased vehicle with a loan | 4 (1) |
| Buy your currently leased vehicle with cash | 2 (0) |
| Lease another vehicle | 19 (4) |
| Buy another vehicle with a loan | 7 (1) |
| Buy another vehicle with cash | 3 (1) |
| N/A | 499 (93) |
| Besides the debt discussed earlier in the survey, do you have any other debt? |  |
| None | 184 (34) |
| Home mortgage | 306 (57) |
| Home equity line of credit | 26 (5) |
| Private loan (from a bank) | 77 (14) |
| Personal loan (from family or friends) | 57 (11) |
| Cash advance loans | 4 (1) |
| Others | 12 (2) |
| How many hours of debt / personal finance education did you receive during medical school? |  |
| 0 hours | 96 (18) |
| 1 – 4 hours | 340 (64) |
| 5 – 9 hours | 62 (12) |
| ≥ 10 hours | 33 (6) |
| How many hours of debt / personal finance education did you receive during residency? |  |
| 0 hours | 336 (66) |
| 1 – 4 hours | 165 (32) |
| 5 – 9 hours | 9 (2) |
| ≥ 10 hours | 2 (0) |
| How many hours of debt / personal finance education did you receive during fellowship? |  |
| 0 hours | 78 (15) |
| 1 – 4 hours | 2 (<1) |
| 5 – 9 hours | 1 (<1) |
| ≥ 10 hours | 0 (0) |
| N/A | 317 (59) |
| Do you think that debt/personal finance education should be included during residency? |  |
| Yes | 480 (89) |
| No | 31 (6) |
| It is not necessary. | 26 (5) |
| How did you (or how do you plan) to pay for USMLE/COMLEX Part 3: |  |
| Credit card over several months | 77 (16) |
| Credit card next payment | 125 (25) |
| Loan | 14 (3) |
| Savings | 58 (12) |
| Income | 96 (20) |
| Moonlighting income | 3 (1) |
| Residency reimbursement | 100 (20) |
| Gift | 19 (4) |
| How did you (or how do you plan) to pay for state medical license: |  |
| Credit card over several months | 66 (15) |
| Credit card next payment | 99 (22) |
| Loan | 5 (1) |
| Savings | 42 (9) |
| Income | 92 (21) |
| Moonlighting income | 30 (7) |
| Residency reimbursement | 97 (22) |
| Gift | 14 (3) |
| How did you (or how do you plan) to pay for ABA written exam: |  |
| Credit card over several months | 64 (16) |
| Credit card next payment | 83 (21) |
| Loan | 4 (1) |
| Savings | 37 (9) |
| Income | 62 (16) |
| Moonlighting income | 16 (4) |
| Residency reimbursement | 125 (32) |
| Gift | 5 (1) |
| Does your current anesthesiology residency / fellowship have mandatory moonlighting? |  |
| Yes | 74 (14) |
| No | 444 (83) |
| I don’t know | 19 (4) |
| Do you currently participate in non-mandatory moonlighting? (Yes) | 114 (21) |
| Does your training program facilitate non-mandatory internal moonlighting (moonlighting done within your primary clinical sites)? |  |
| Yes | 266 (50) |
| No | 230 (43) |
| I don’t know | 40 (7) |
| Does your training program facilitate non-mandatory external moonlighting (moonlighting done away from your primary clinical sites)? |  |
| Yes | 66 (12) |
| No | 390 (73) |
| I don’t know | 78 (15) |
| Does your training program have requirements or policies about who can or can not participate in non-mandatory moonlighting? |  |
| Yes | 400 (74) |
| No | 26 (5) |
| I don’t know | 112 (21) |
| Is non-mandatory moonlighting necessary to meet your financial needs? (Yes) | 75 (14) |
| How many hours per month do you participate in non-mandatory moonlight? |  |
| 0 hrs/month | 423 (79) |
| 1-25 hrs/month | 87 (16) |
| 26-50 hrs/month | 14 (3) |
| 51-75 hrs/month | 9 (2) |
| 76-100 hrs/month | 3 (1) |
| 101-125 hrs/month | 1 (0) |
| In what area of work do you do most of your non-mandatory moonlighting? |  |
| Anesthesia (sedation, extra resident shifts, ICU call, code pager) | 86 (16) |
| Emergency Medicine (ER shifts) | 8 (1) |
| Internal Medicine (chart dictations, ward coverage, etc.) | 7 (1) |
| Other jobs not related to health care | 4 (1) |
| Other Medicine related jobs | 9 (2) |
| N/A – Do not participate in non-mandatory moonlighting | 423 (79) |
| On average, how much money do you bring home monthly doing moonlighting? |  |
| $1 - $499 | 40 |
| $500 - $999 | 36 |
| $1,000 - $1,499 | 18 |
| $1,500 - $1,999 | 9 |
| ≥ $2,000 | 11 |
| N/A – Do not participate in non-mandatory moonlighting | 423 (79) |
| In which area of finances do you spend most of the money you earn during moonlighting? |  |
| debt | 35 (7) |
| disposable income | 14 (3) |
| monthly expenses | 44 (8) |
| professional fees (board exams / state licenses) | 5 (1) |
| savings | 12 (2) |
| N/A – Do not participate in non-mandatory moonlighting | 423 (79) |
| The opportunity to moonlight at a particular fellowship influenced / would influence my decision to go there. |  |
| Strongly agree | 134 (25) |
| Agree | 155 (29) |
| Neither agree or disagree | 101 (19) |
| Disagree | 46 (9) |
| Strongly disagree | 33 (6) |
| If an anesthesia group/department offered you a stipend during your fellowship as an incentive to join them, what minimum amount would you accept for a two year commitment? |  |
| < $500 per month | 16 (3) |
| $500 - $999 per month | 29 (5) |
| $1,000 - $1,499 per month | 89 (17) |
| $1,500 - $1,999 per month | 82 (15) |
| $2,000 - $2,499 per month | 104 (19) |
| $2,500 - $2,999 per month | 55 (10) |
| $3,000 - $4,999 per month | 76 (14) |
| > $5,000 per month | 86 (16) |
| What is the minimum education debt reimbursement that would be required to sway you to a particular employer with all other things being equal? |  |
| $2,000 per year | 20 (4) |
| $5,000 per year | 50 (9) |
| $7,000 per year | 34 (6) |
| $10,000 per year | 206 (38) |
| $15,000 per year | 228 (42) |
| How much do you expect to earn during your first year out of residency? |  |
| N/A – I am doing a fellowship | 160 (30) |
| < $150,000 part time | 2 (0) |
| < $150,000 | 11 (2) |
| $150,000 - $199,999 | 38 (7) |
| $200,000 - $249,999 | 121 (23) |
| $250,000 - $299,999 | 132 (25) |
| $300,000 - $349,999 | 47 (9) |
| $350,000 - $399,999 | 20 (4) |
| $400,000 - $449,999 | 4 (1) |
| > $450,000 | 2 (0) |
| How much do you expect to earn during your first year out of fellowship? |  |
| N/A – I am not doing a fellowship | 198 (37) |
| < $150,000 part time | 11 (2) |
| < $150,000 | 7 (1) |
| $150,000 - $199,999 | 15 (3) |
| $200,000 - $249,999 | 84 (16) |
| $250,000 - $299,999 | 105 (20) |
| $300,000 - $349,999 | 75 (14) |
| $350,000 - $399,999 | 29 (5) |
| $400,000 - $449,999 | 8 (1) |
| > $450,000 | 5 (1) |
| Do you plan to work part time at some point in your career? If you do, when? |  |
| I do not plan on working part-time | 124 (23) |
| < 1 year after graduation | 17 (3) |
| 1-5 years after graduation | 71 (13) |
| 6-10 years after graduation | 60 (11) |
| 11-15 years after graduation | 46 (9) |
| 16-20 years after graduation | 45 (8) |
| 21-25 years after graduation | 65 (12) |
| 26-30 years after graduation | 48 (9) |
| > 30 years after graduation | 61 (11) |