

# **ADVENTURES IN MEDICINE**

**Career & Life Planning**

# **Survival Guide**



*Life, Money  
& Career  
Priorities*

*Discovery Resource*

**ST-04**

**Your Life Guide:**

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Brian Knabe, M.D., has a firsthand understanding of the needs of physicians. He practiced family medicine for 14 years, caring for thousands of patients and delivering hundreds of babies. He draws upon his medical and teaching experience while developing comprehensive planning, investment, and tax strategies for professionals - especially doctors. As an Investment Advisor with Savant, he manages client portfolios worth more than \$120 million - helping clients work toward the financial stability and security they seek. He enjoys his own family of ten children and outdoor activities.



**Your Life Guide:**

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Michelle Filicicchia's expertise in learning and performance spans 20 years, focusing on customer satisfaction, communication, leadership, team dynamics, performance improvement, instructional design, and business coaching. Her work has touched the lives of 150,000 employees worldwide and helped to improve revenues for clients by an estimated \$40 million. Her mission is to help companies and individuals achieve success by guiding them through an enriching process of defining their life purpose, vision (life destiny), values, priorities, and goals, which helps them to make decisions that provide direction and achieve results. Michelle likes to travel, sing and take walks with her dachshund.



## In This Stage: Life, Money & Career Priorities

The most valuable tool for any wild adventurer is a compass. It is critical to always know where you've been and where you're headed. Without **"TRUE NORTH"** you can get lost and not even know it, until it's too late!

As you begin your job search, determining your personal True North is essential.

It's time for you to consider your personal values, your heart, your True North. In this stage, we'll be looking at the adventure of medicine from the perspective of life, purpose, lifestyle, and priorities.

Without True North you'll be lost in the woods.

Dust off the map and let's get the compass out.

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## TRAILBLAZERS

"After I graduated from Residency I thought I finally made it — I'm finally a physician. Looking back, ten years later, it took so much out of me becoming a physician that I lost my own identity. I wish I knew now what I didn't know then — although it's an achievement to have earned the white coat, it's meaningless if you lose yourself along the way."

"I wish I had a plan coming out of residency that helped me to make decisions about types of jobs that would best fit **MY LIFE AND CAREER PRIORITIES.**"

"I wish I hadn't bought the **BRAND-NEW MERCEDES** and a million-dollar house right out of residency because now I'm **STUCK WITH DEBT** I can't get out of."

"I'm on my **THIRD JOB IN FIVE YEARS**, and if I had done a better job knowing what I wanted in the first place, I wouldn't have gotten myself into this situation."

"I thought I wanted to live in Chicago, a big metropolitan area. Boy, did I make a **MISTAKE** — I didn't realize my commute would be two hours per day."

## My Purpose, My Vision, My Life

We've covered a lot of ground thus far. By completing a job search timeline and gaining knowledge about medical market conditions and compensation, your journey takes a detour with a focus on **YOU** — specifically your life's values, purpose and priorities.

Exploring, refining, and articulating what matters most to you will serve you well throughout the search process and beyond. The key is to spend some time alone with an uncluttered mind and **WRITE THESE THINGS DOWN.** The action of writing serves the purpose of taking ideas and turning them into reality. Plus, this information gives you a reference point as you share your dreams and goals with others, interview for jobs and begin working as a practicing physician. Decision making becomes easier when you know what you want, and in the end, you save time and energy and gain focus and clarity.

This **VERY IMPORTANT** stage contains several exercises that help you:

- Define your life buckets in the form of needs, wants and dreams.
- Articulate core values that direct your path.
- Create your life-purpose statement that explains why you practice medicine and what you hope to accomplish.
- Identify your priorities, which pertain to things like: where you want to live, quality of life issues, ideas around compensation, what type of practice setting suits you most, and your preferred work environment.

The ultimate outcome of this stage is to equip you with self-knowledge that will help you make a decision that results in not only a job you love, but a life that has meaning and purpose.

## Life Buckets: Needs, Wants and Dreams

A doctor graduating from residency and preparing to start in his or her first position as a practicing physician has important decisions to make regarding financial priorities. The new graduate has usually spent 11 or more years in school and training since high school, and many personal and professional aspects of life have been delayed or put on hold as life has been consumed with studies and work. Gratification has been delayed, and new graduates often go on a **SPENDING SPREE** — buying a big house, a new expensive car, a grand vacation, etc. It is very important at this stage to set priorities for spending, saving and paying down debt. One way to start setting these priorities appropriately is to recognize the difference between needs, wants and dreams. It is helpful to identify expenditures that fit in the following “buckets”: basic **NEEDS**, **WANTS** driven by lifestyle preferences, and **DREAMS** related to aspirations, the ideal state or situation.

### NEEDS

This bucket includes those items that are absolutely necessary. These expenditures will be made independent of the level of income. Examples include basic housing, clothing, food, transportation and utility bills. Payment on student loans and retirement savings might also be included here. You would continue to spend on these items, even if you were running out of money.

### WANTS

Items in this bucket are not absolutely necessary, but life would be quite boring without them. More discretion is involved in determining which items are located here. A modest vacation, eating out on occasion, a new car every few years, and a home in a prestigious neighborhood might be included. You could cut back on items in this bucket, but you would prefer not to do so.

### DREAMS

Items in this bucket are certainly not necessary to live a happy and fulfilling life. Dreams, both realistic and over the top, would be included here. Examples include a sports car, a second home or expensive jewelry.

Priorities are unique and different for each individual. For example, where would you put charitable contributions? What about sending your children to a private school? A sailboat might be in the Wants bucket for one person, but in the Dreams bucket for another. These buckets will most likely change over time based on life's experiences, people you meet, etc. At this juncture for you as a resident, it's an appropriate time to be thinking these through **BEFORE TAKING ACTION**, especially the Wants and Dreams bucket.

The image shows three brown-outlined buckets arranged vertically. The top bucket is labeled 'NEEDS', the middle one 'WANTS', and the bottom one 'DREAMS'. Each bucket has the word 'Item' on the left side and 'When' on the right side, indicating where to write notes. The buckets are empty, ready for use.

## YOUR NEEDS, WANTS AND DREAMS

What are your needs, wants and dreams? Use the list below as inspiration and fill in each bucket. Feel free to add items that aren't on the list. This is your list so make it relevant to your unique situation. Identify a timeframe to experience or acquire each item.

- Accelerated debt repayment
- Annual vacations
- Basic housing (rent or own)
- Basic transportation
- Boat/motorcycle
- Books
- Cash reserves
- Cell phone
- Charitable contributions/tithing
- College funds for children
- Designer clothes/accessories
- Eating out (moderately priced)
- Exclusive club memberships
- Exclusive neighborhood
- Fine dining
- Fine jewelry
- Food and clothing
- Hobbies/interests
- International travel
- Investments
- Live on the water/by mountains
- Luxury car (e.g., Mercedes)
- Luxury house/high-rise condo
- New car (moderately priced)
- New laptop/iPad
- Pets
- Private school for children
- Retirement savings
- Season tickets (e.g., sports)
- Student loan repayment
- Utility bills
- Vacation home
- Work part-time vs. full-time

## REFLECTION

What connections do you see between money and the things you think will bring you happiness and contentment?

What can you really afford? Do you know?

Do you know how much the items you listed in the bucket exercise really cost? What sacrifices are you willing to make for each of these items?



## GUIDE POINTS

### Financial Next Steps

To understand budgets, discretionary income, and how to invest, study Stage 9.

1. Make sure that your chosen position will pay for the items in your Needs bucket. Remember, these are expenses that are required — you must pay for them.
2. You should also ensure you make enough to pay for the Wants bucket. You can live without these items, and you can give these things up temporarily if necessary. But life will be pretty boring if you can't have these items over an extended period of time.
3. Beyond these points, make sure that you manage your debt (paying off and then avoiding “bad debt”), live within your means, and make required payments on your loans.
4. As a simple rule of thumb, save 10% of your income for retirement if you would like to retire at a traditional age. Save 20% of your income if you would like to become financially independent (and have an option to retire) earlier.
5. Following these guidelines, you can be “financially successful” while earning \$125,000 per year or \$500,000 per year. **YOU WILL BE MOST HAPPY** if you meet these requirements, and also find a position that is in line with your values, interests, and lifestyle expectations.

## Mapping Out Your Life Today and Tomorrow

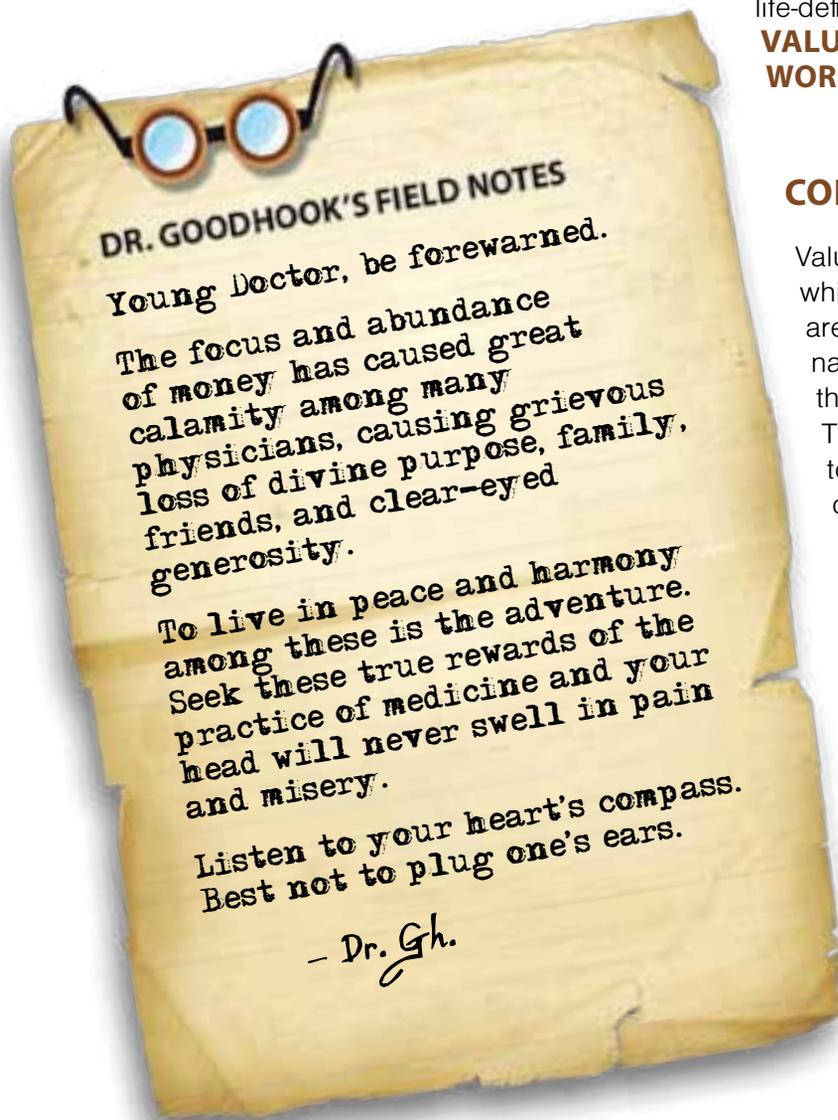
Trying to make a career decision and live life without discovering and prioritizing your **VALUES**, and **PURPOSE** is comparable to you trying to pass your boards without a studying for them — very risky. Most people react to life's circumstances and situations without intentional thought and action related to these items based on their previous habits (pattern of behavior).

As new circumstances arise, your thoughts will impede your actions, and your actions will either have positive or negative consequences. As you move into uncharted waters in your career search and first opportunity you will be making decisions that will impact your life and career. In this chapter, learn how prepare yourself to make good decisions by learning three critical, life-defining, and life-directing elements: **CORE VALUES, LIFE PURPOSE, AND LIFE AND WORK PRIORITIES.**

### CORE VALUES

Values represent our internal compass, which guides our actions and behavior. They are that part of us that is “us.” People are naturally inclined and eager to take action that aligns with what they value the most. The amount of time and effort you dedicate to a certain activity should be an indication of how much you value that activity or end result. Conflicts in life can be traced back to unshared value systems. Values shape beliefs. We share our value system through our attitude, behavior, work habits and performance.

Articulating your values and integrating them into your career is vital to a fulfilling and successful livelihood. When you make decisions based on your personal values, you feel **STRONGER, HAPPIER AND BALANCED.** After all, your values are those things that, when honored, make you feel good about yourself. In addition, when you are clear about and committed to your values, other people who have the same values are much more attracted and committed to you. Remember: like attracts like.



**VALUES EXERCISE**

Since values represent core beliefs followed by thoughts and actions, first record your core values in the chart below. Use the list below as a starting point, and feel free to add your own. Be completely honest with yourself and don't worry about what someone else may think. Next, for each value, write down how it plays out in your life and in your career. If you feel comfortable, ask your spouse or significant other (if applicable) to complete this exercise themselves and see where your responses align or differ.

CORE VALUE	HOW IT PLAYS OUT IN LIFE	HOW IT PLAYS OUT IN CAREER
<i>Example: Determination</i>	<i>Overcame serious sports injury — went through six months of rehab</i>	<i>Took MCAT three times — never gave up</i>

**Values**

- |                     |                     |                     |                    |                  |
|---------------------|---------------------|---------------------|--------------------|------------------|
| Achievement         | Contribution/giving | Flexibility         | Kindness           | Recognition      |
| Acknowledgement     | Control             | Focus               | Knowledge          | Resiliency       |
| Advancement         | Cooperation         | Freedom             | Leadership         | Respect          |
| Adventure           | Courage             | Friendship          | Listening          | Risk/risk-taking |
| Appreciation        | Creativity          | Fun                 | Love/loving        | Sacrifice        |
| Artistic expression | Decisiveness        | Generosity          | Loyalty            | Security         |
| Authenticity        | Determination       | Gratitude           | Mental stimulation | Self-confidence  |
| Autonomy            | Devotion            | Harmony             | Money/wealth       | Sensuality       |
| Balance             | Dignity             | Healing             | Openness           | Serenity         |
| Beauty              | Direct              | Health/well-being   | Optimistic         | Silence          |
| Belonging           | Discipline          | Helping             | Organization       | Spirituality     |
| Boldness            | Efficiency          | Honesty             | Originality        | Spontaneity      |
| Caring              | Energy              | Hope                | Participation      | Stability        |
| Challenging         | Enjoyment           | Humanitarianism     | Partnership        | Success          |
| Collaboration       | Enthusiasm          | Humility            | Passion            | Tolerance        |
| Commitment          | Equality            | Humor               | Peace              | Trustworthy      |
| Communication       | Excellence          | Independence        | Perseverance       | Truth            |
| Community           | Expertise           | Influence           | Power/authority    | Variety          |
| Compassion          | Exploration         | Integrity           | Precision          | Unity            |
| Competition         | Faith               | Intellectual status | Productivity       | Wholeness        |
| Contentment         | Fast-paced          | Justice             | Public service     | Winning          |

### Reflection

Why are these values important to you? List three to five reasons.

### LIFE-PURPOSE STATEMENT

*Some of this material was inspired by The Path: Creating Your Mission Statement for Work and for Life by Laurie Beth Jones.*

Some individuals wander around for years until they stumble upon a job or life circumstance that brings everything into focus. Many never find their voice or purpose on this earth, and as a result, much time and energy is wasted.

You might be thinking that your life purpose has already been defined. For example: "My life purpose is to practice medicine." This is a simple, well-stated purpose but it doesn't describe the reason and results relative to practicing medicine.

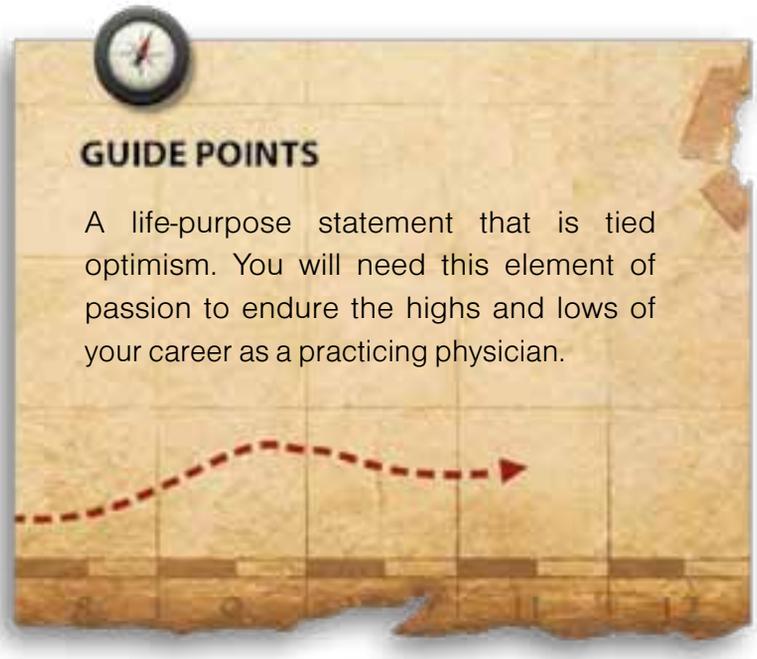
You won't need weeks or months to complete your life-purpose statement. In fact, follow three simple steps and you will be able to develop a strong, relevant statement in less than two hours. You may spend time tweaking your life-purpose statement over time; however, the heavy-thinking, time-consuming part should be behind you.

An effective life-purpose statement is interchangeable for both your personal and professional life. Creating a life-purpose statement is one of the best ways to ensure that life and career decisions align with one another.

### What a Life-Purpose Statement Is

A strong life-purpose statement contains a concise and clear explanation for an organization or individual that:

- Explains why you exist (core purpose)
- Provides a sense of direction
- Guides decision making
- Explains the value provided by your actions and/or services
- Identifies stakeholders, key customers
- Guides the actions of a company and/or individual
- Is not about money or something that you can buy



### Elements of a Life-Purpose Statement

- Preferably one sentence in length, not more than two
- Simple language and easily understood by those who read it
- Contains words that you buy into
- Applicable for your personal and professional life
- Able to be recited from memory

### Examples of a Life-Purpose Statement

*As a primary care physician, my purpose is to heal the sick, influence healthy life styles, and serve the low income population in the inner city of Chicago that positively impacts the community where my patients live.*

*As a cardiologist, my life purpose is to eradicate heart disease through research and utilizing leading edge technologies and treatments which help my patients live long and productive lives.*

**LIFE-PURPOSE EXERCISE**

1. Identify two or three compelling action verbs (see list on opposite page for ideas) that describe the “what” of your mission. It answers the question: What do you do?
2. Describe the audience that you will be serving (e.g., patients, low-income, rural, terminally ill, etc.)
3. Describe the “why” of your actions. Complete the sentence that defines the outcomes of your actions in the context of your life and career.
4. Reread it and recite it out loud three times.
5. Share your life-purpose statement with your spouse, significant other, family members, friends or colleagues. Get their feedback on whether or not this purpose matches their perception and understanding of your interests, gifts and passions.
6. You may want to create your life-purpose statement together with your spouse or significant other.

**My Life Purpose:**

*My life purpose is to ... (two or three verbs)*

*for (target audience) ...*

*in order to / that will / by providing ...*

**Action Verbs**

Acknowledge	Confer	Divide	Influence	Obtain	Reconstruct
Administer	Consolidate	Eradicate	Inform	Open	Rectify
Advise	Construct	Establish	Initiate	Operate	Register
Affirm	Consult	Evaluate	Inspire	Originate	Reject
Align	Contact	Examine	Instruct	Perform	Remove
Alleviate	Control	Expedite	Integrate	Persuade	Report
Analyze	Convert	Explore	Interpret	Plan	Represent
Assemble	Convince	Extend	Investigate	Practice	Research
Assess	Coordinate	Facilitate	Lead	Present	Review
Classify	Correct	Feed	Measure	Procure	Revise
Coach	Create	Formulate	Mentor	Produce	Save
Collaborate	Design	Gather	Monitor	Project	Scan
Communicate	Determine	Give	Motivate	Prove	Screen
Compile	Develop	Guide	Multiply	Quantify	Serve
Compose	Direct	Heal	Negotiate	Recommend	Supply
Conduct	Discover	Implement	Observe	Reconcile	Support

**Reflection**

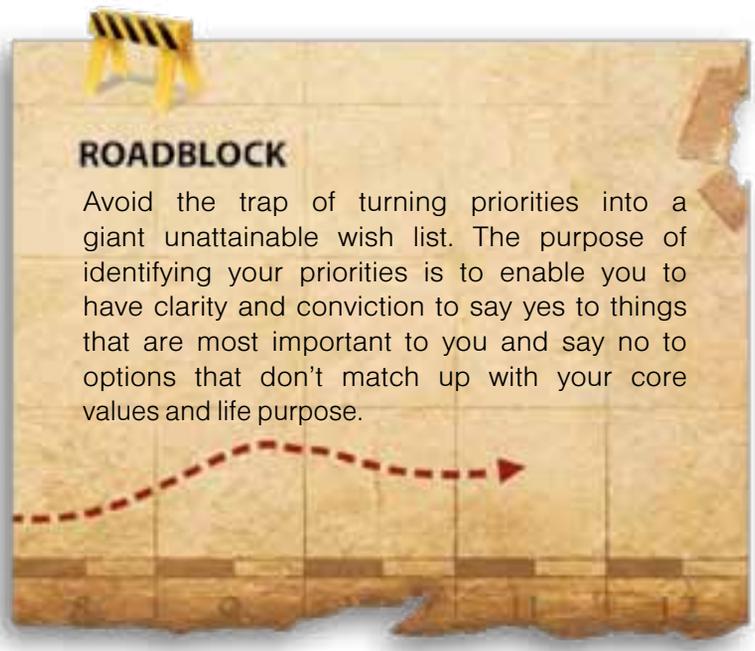
On a scale from 1 to 10 (low to high), how would you rate the effectiveness of your life-purpose statement?



How does it feel when you say your life-purpose statement?

**LIFE AND WORK PRIORITIES**

Defining priorities prepares you to effectively search for job opportunities and interview for positions with confidence, because you know and can articulate what you want in a **POSITIVE, POLISHED** fashion.



# ADVENTURES IN MEDICINE: THE RESIDENT'S GUIDE

## PRIORITIES EXERCISE

The following exercises will guide you through the process of establishing and articulating life and work priorities. Work through the following prompts to help you solidify your needs, wants and expectations. With the content provided in Stage 2 (market trends and trials) and Stage 3 (compensation packages), you have access to information that will help you make decisions in these important areas.

## GEOGRAPHIC LOCATION

Location represents an important consideration for many physicians. If you are married or in a serious relationship or have children, this category becomes even more critical from a life and lifestyle perspective.

Items to Consider	Your Thoughts										
Current place of residence											
Plans to move to a different location?	<input type="checkbox"/> Yes <input type="checkbox"/> No										
If yes, do you know where?	<input type="checkbox"/> Yes: _____ <input type="checkbox"/> Not sure										
If you're not sure, rank the regions you're considering in order of priority. Consider any family ties or spouse requirements.	Eastern _____ Southern _____ Midwestern _____ Western _____										
What size of community would you like to live in? Rank from 1 (most preferred) to 5 (least preferred).	Rural _____ Non-metropolitan (fewer than 50,000) _____ Metropolitan 1 (50,001 to 250,000; e.g., Boise, Kansas City) _____ Metropolitan 2 (250,001 to 1,000,000; e.g., Boston, Nashville) _____ Metropolitan 3 (more than 1,000,000; e.g., Chicago, San Diego) _____										
Place a check by any other geographic features that are important to you.	<table border="0"> <tr> <td><input type="checkbox"/> Warm climate</td> <td><input type="checkbox"/> Wide open spaces</td> </tr> <tr> <td><input type="checkbox"/> Cold climate</td> <td><input type="checkbox"/> Right in the middle of everything</td> </tr> <tr> <td><input type="checkbox"/> Seasonal climate</td> <td><input type="checkbox"/> Other: _____</td> </tr> <tr> <td><input type="checkbox"/> By the water</td> <td><input type="checkbox"/> Other: _____</td> </tr> <tr> <td><input type="checkbox"/> Near mountains</td> <td><input type="checkbox"/> Other: _____</td> </tr> </table>	<input type="checkbox"/> Warm climate	<input type="checkbox"/> Wide open spaces	<input type="checkbox"/> Cold climate	<input type="checkbox"/> Right in the middle of everything	<input type="checkbox"/> Seasonal climate	<input type="checkbox"/> Other: _____	<input type="checkbox"/> By the water	<input type="checkbox"/> Other: _____	<input type="checkbox"/> Near mountains	<input type="checkbox"/> Other: _____
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<input type="checkbox"/> Near mountains	<input type="checkbox"/> Other: _____										
What challenges or roadblocks might you encounter with the location decision?											

**QUALITY OF LIFE**

Quality of life represents personal preferences and priorities related to lifestyle (wants and dreams buckets).

Items to Consider	Your Thoughts
What amenities are important to you?	<input type="checkbox"/> Access to entertainment (e.g., movie theaters) <input type="checkbox"/> Access to fine arts (e.g., museums, opera) <input type="checkbox"/> Athletic opportunities (e.g., golf courses, gym) <input type="checkbox"/> Diverse dining options <input type="checkbox"/> Employment options for spouse/significant other <input type="checkbox"/> Extracurricular opportunities for children (e.g., sports leagues, music classes) <input type="checkbox"/> Good schools for children <input type="checkbox"/> Good shopping <input type="checkbox"/> Outdoor recreation opportunities (e.g., parks, camping) <input type="checkbox"/> Religious opportunities (e.g., church, synagogue, mosque) <input type="checkbox"/> Personal services (e.g., spas, salons) <input type="checkbox"/> Social/nightlife options (e.g., festivals, clubs) <input type="checkbox"/> Other: <input type="checkbox"/> Other: <input type="checkbox"/> Other:
How would you prefer to commute to work?	<input type="checkbox"/> Drive <input type="checkbox"/> Walk <input type="checkbox"/> Public transportation <input type="checkbox"/> Other:
What is your maximum acceptable commute time?	<input type="checkbox"/> Less than 15 minutes <input type="checkbox"/> 15-30 minutes <input type="checkbox"/> 31-60 minutes <input type="checkbox"/> More than 60 minutes

**COMPENSATION PLAN**

As discussed in Stage 3, compensation is comprised of base salary, productivity-based output, benefits and bonuses. In Stage 7, you will have an opportunity to compare the compensation plans of the offers you receive. In this space, you can jot down your hopes and expectations for these areas, realizing that you may have to compromise in some areas.

Items to Consider	Your Thoughts
Base salary (first year)	
Signing bonus	
Productivity compensation (net collections, gross charges, RVUs)	
Benefits	
<ul style="list-style-type: none"> <li>• Paid time off</li> </ul>	
<ul style="list-style-type: none"> <li>• Relocation package</li> </ul>	
<ul style="list-style-type: none"> <li>• Pension and/or retirement plan such as 401(k)</li> </ul>	
<ul style="list-style-type: none"> <li>• Health insurance (single vs. family)</li> </ul>	
<ul style="list-style-type: none"> <li>• Dental insurance</li> </ul>	
<ul style="list-style-type: none"> <li>• Life insurance</li> </ul>	
<ul style="list-style-type: none"> <li>• Disability insurance</li> </ul>	
<ul style="list-style-type: none"> <li>• Continuing medical education (CMEs)</li> </ul>	
<ul style="list-style-type: none"> <li>• Reimbursement of dues, memberships and licenses</li> </ul>	
<ul style="list-style-type: none"> <li>• Malpractice insurance, including tail coverage upon termination of employment</li> </ul>	
<ul style="list-style-type: none"> <li>• Automobile allowance</li> </ul>	
<ul style="list-style-type: none"> <li>• Cell phone allowance</li> </ul>	
<ul style="list-style-type: none"> <li>• Other business expenses</li> </ul>	
Non-compete agreement	
Term of employment	

**PRACTICE SETTING**

Place a check next to the practice settings you are most interested in pursuing, and note the reasons why and the pros and cons.

Practice Type	Why?	Pros	Cons
<input type="checkbox"/> Partner/shareholder in a single- or multi-specialty group			
<input type="checkbox"/> Employed position in a single- or multi-specialty group			
<input type="checkbox"/> Solo Practice			
<input type="checkbox"/> Academic/teaching hospital			
<input type="checkbox"/> Independent contractor			
<input type="checkbox"/> Locum Tenens (substitute physician)			
<input type="checkbox"/> Hospital employee			
<input type="checkbox"/> Other			

## WORK ENVIRONMENT

The environment in which you spend a majority of your time can impact your attitude, motivation, quality of life, work relationships, and more. Check off the environmental descriptors that are most important to you, and note the reasons why.

Descriptors	Why
<input type="checkbox"/> Autonomy – working primarily by yourself	
<input type="checkbox"/> Collaboration – working and making decisions with other people	
<input type="checkbox"/> Alignment – core values aligned with employer and colleagues	
<input type="checkbox"/> Quality – excellent patient care and safety	
<input type="checkbox"/> High-tech – access to advanced technology and equipment	
<input type="checkbox"/> Fun – enjoyable place to work	
<input type="checkbox"/> Collegiality – positive relationships among administrators, physicians, and staff	
<input type="checkbox"/> Advancement – opportunities to climb the ladder	
<input type="checkbox"/> Other:	
<input type="checkbox"/> Other:	

**DAILY WORK**

Now we get into the nitty gritty of day-to-day work. For each item listed below, note your preferences and why.

Items to Consider	Your Preferences
Clinical work	
Patient mix	
Support staff	
Schedule (hours, on-call, part-time or full-time)	
Pace of work (frantic or relaxed, number of patients per day)	
Activities in the average work day	
Hospital rounds	
Jeopardy call schedule	
Role of hospitalist	
Electronic medical records (coding)	



4

COMPLETED

## Stage 4 Action Checklist

Make sure you have completed these tasks by the end of this stage:

- Identify your core values.
- Create your life-purpose statement.
- Determine your priorities for location, compensation, practice setting, work environment and daily work.

*"There is one quality which one must possess to win, and that is definiteness of purpose, the knowledge of what one wants, and a burning desire to possess it."*

— Napoleon Hill



PASSPORT