



Hello future doctors,

June 2025

Congratulations for starting medical school! The next few years will be among your most memorable, exciting, and formative years with many opportunities for personal, academic, and professional growth. Getting into medical school is an incredible accomplishment. I encourage you all to reflect on how far you've come, how much you've already accomplished and to celebrate the fact that YOU are the next generation of physicians!

It is my honor to welcome you all to the Canadian Federation of Medical Students (CFMS), a national, student-run organization with a rich history whose mission is to **connect, support, and represent** your voice and your interests. As a CFMS member, you are part of a network of over 9,000 medical students from 15 schools across Canada and have access to leadership and advocacy opportunities through our Board, our Portfolios and their respective initiatives, national/international conferences, career development, residency match supports, scholarships, local initiative grants, research features, discounts, and more. I encourage you all to take full advantage of everything the CFMS has to offer!

Here are a few important points to help you get started:

The CFMS website (<https://www.cfms.org>) will be your go-to for all things CFMS. To gain full access to your member benefits:

A) REGISTER for a CFMS account

- 1) Go to <https://www.cfms.org/new-account>
- 2) Use "MyCFMS" as the authentication code
- 3) Make sure to check the box to subscribe to the "CFMS Monthly"

B) SUBSCRIBE to the CFMS Monthly

The CFMS Monthly is our monthly newsletter detailing CFMS BOD updates, leadership and advocacy opportunities, scholarships, discounts and more!

Subscribe to the English version here: <https://bit.ly/ENMonthlySignUp>

Subscribe to the French version here: <https://bit.ly/FRMonthlySignUp>

C) FOLLOW our Social Media

To stay up to date with events, contests, features, and more!

- Instagram: <https://www.instagram.com/cfmsfemc>
- Facebook: <https://www.facebook.com/CFMSFEMC>
- Twitter (X): <https://x.com/CFMSFEMC>

D) APPLY to join the CFMS in the Fall! Fall recruitment is our largest recruitment cycle that fills hundreds of volunteering and leadership positions within CFMS portfolios. Stay tuned for applications opening in August – September. Feel free to email your school's VP External or CFMS Regional Directors for more information.

Medical school is going to be an incredible time. You will meet a community of students from diverse backgrounds as well as many inspiring mentors, preceptors, and patients! I encourage you to embrace the diversity in your class, get to know each other, support and be kind to each other, establish a culture of safe and brave learning, and remember that you are NOT alone! The CFMS is here to support you at every stage of your medical training.

If you have ANY questions/comments/concerns, please do not hesitate to contact me at president@cfms.org or message me on social media. My door and the CFMS' door are always open! Welcome again to the CFMS, I can't wait to meet you all throughout the year!

Sincerely,



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Welcome to your first year of Medical School

Medical school is a pivotal step in your career. It likely is one of the biggest and most exciting commitments you've ever made. Scotiabank and MD Financial Management (MD) are proud to support you and make sure your finances are on track so you can focus on your studies as you begin your medical career. Nearly half of physicians in Canada already trust Scotiabank Healthcare+ and MD to help them achieve financial well-being.¹

Scotiabank currently supports the education financing of more than 10,000 medical students and early-career physicians through the Scotiabank Healthcare+ Physician Banking Program.² The Scotia Professional® Student Plan Line of Credit³ has no annual fee and no payments until two years after you've completed residency.⁴

Additionally, MD is the only national financial services firm dedicated to Canada's physicians and that includes medical students. At MD, we understand that your financial journey is unique and our MD Advisors and Scotia Advisors⁵ are ready to provide support and advice designed specifically for you.

Start your physician journey with confidence with Scotiabank Healthcare+ and MD.

Scan to set up a meeting with your school's dedicated Scotia advisor to see how they can assist you.



¹ As of February 2024.

² To be eligible for the Physician Banking Program you must be a Canadian resident that meets one of the following conditions:

- Enrolled in a Canadian university medical degree program
- Has been accepted or is completing a medical residency in Canada
- Medical fellow who is completing a Canadian fellowship granted by the Royal College of Physicians and Surgeons of Canada
- Physician with a medical doctorate (MD) and licensed to practice medicine in a Canadian province or territory
- Retired physician with a medical doctorate (MD) and has practiced medicine in a Canadian province or territory

³ Banking and credit products and services are offered by The Bank of Nova Scotia (Scotiabank®). Credit and lending products are subject to credit approval by Scotiabank.

⁴ While you remain in school and for 24 months after your residency program ends (the "Repayment Grace Period"), no payments will be required on your Scotia Professional Student Plan Line of Credit (the "Account") so long as your balance does not exceed the credit limit on your Account, however, interest will continue to accrue during that Repayment Grace Period and is charged on any amount you borrow starting from the day you borrow until you pay that amount in full. See the Application Disclosure Statement we provide you or speak with your Scotiabank Advisor for more information about the Repayment Grace Period and how interest is charged to your Account.

⁵ MD Advisor refers to an MD Management Limited Financial Consultant or Investment Advisor (in Quebec), or an MD Private Investment Counsel Portfolio Manager.

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