

# Websites

These are some of my favorite places on the web for financial information. If you don't know who the "good guys" in investing and personal finance are, start with these.

## Financial Forums

[White Coat Investor Forum](#) Hosted right here is the best physician (and other high-income professional) specific financial forum.



[Student Doctor Network Finance and Investing Forum](#) I partner with the Student Doctor Network to co-host their Finance and Investing forum. You can discuss financial topics with other pre-meds, medical students, residents, and even some attendings there.

[Bogleheads Investing Forum](#) The most active and polite investing forum on the web, based on the advice of Jack Bogle, founder of Vanguard. You can discuss just about anything here, so long as it doesn't involve politics. Most questions answered within minutes, and without the conflicts of interest you see on so many sites and from so many financial advisers.

[Fairmark Tax Forum](#) Complicated tax questions? This is your place. Not as active as the Bogleheads forum, but most questions answered within a day or so.

[Sermo Forum](#) This physician-only forum requires you to prove you are a doctor to sign up. (Relatively easy if you actually are, but it does ask for more information than most forums in order to register.) Most of the forum is geared toward clinical questions, but there are usually a few threads on practice management and even investing. The site even provides ways for you to make a few quick bucks by doing surveys or even posting. Nowhere near your usual hourly rate, but a little extra cash for your effort is nice.

[Morningstar Forums](#) The original location of the Bogleheads forum, still has a large number of active forums on various investing topics. The quality of discussion is not as high as that on the Bogleheads forum.

[Fat Wallet Forum](#) A fantastic place to discuss credit cards, bank accounts, CDs, and off-beat ways to make good money off of introductory offers from bank accounts and credit cards.

[REIT Wrecks: Non-traded \(Unlisted\) REIT Forum](#) Were you suckered into buying one of these crappy investments? Learn what your options are here.

## **Investing Sites**

[Bogleheads Wiki](#) Brought to you by the same folks who post on the Bogleheads forum. Constantly updated topics range from very basic to quite advanced.

[Inflationdata.com](#) The best online source of past inflation data on the web. Be aware that there are lots of alarmist articles posted on the site as well.



[Road Map for Investing Success](#) Paul Crafter's free online investing primer.

[Future and Present Value of Money](#) A list of financial calculators you may find handy

[John T Reed](#) One of the few trustworthy real estate investing gurus. Maybe a bit of a curmudgeon, but at least he tells it like it is.

## Taxes

[Internal Revenue Service](#) When you need the definitive word on tax issues

[Taxes By State](#) A great site designed for seniors choosing a low-tax state to retire in. Just as applicable to a doctor looking to relocate.

## Mortgages

[Mortgage Professor](#) Jack Guttentag is one of the good guys in finance. On his site, you can learn everything you ever needed or wanted to know about mortgages. Great calculators too!

[Amerisave](#) I've never bought a mortgage from these guys, but

they are so easy to use to see what current rates are I thought I'd include them.

## **Mutual Fund Companies and Brokerages**

[Vanguard](#) Founded by Jack Bogle, Vanguard is the only mutually-owned mutual fund company in the world and should be the default option for all your investments. It is now also the largest mutual fund company, now that the word is out about their low costs.

[Fidelity](#) The second largest mutual fund company in the world. Known for a wide variety of funds, a nice online interface, and a good brokerage, it also has a handful of low-cost index funds (Spartan funds.)

[Bridgeway](#) One of the good guys. A small shop in Texas that manages its funds using quantitative models. They are brutally honest in their reports to you, they give half their profits to charity, and no one at the firm is paid more than 7 times the amount the lowest-paid employee makes. Not as cheap as Vanguard, but worth a look.

[Thrift Savings Plan](#) The US Government 401K-esque retirement plan. Expense ratios that put even Vanguard to shame and the "free-lunch" G Fund to boot. If you work for the military, the VA, or another government agency, you need to be very familiar with this site.



[Wells Fargo Brokerage](#) One of the better brokerages out there with cheap commissions and good service

[Dimensional Fund Advisors](#) Founded by Siquefield and Booth, students of Fama and French, these index-like funds are only available through an adviser. They are more expensive than Vanguard's index funds, but in some ways better. If you're going to hire an adviser anyway, you might as well hire one with access to DFA.

## Blogs

[Oblivious Investor](#) Mike Piper is only in his 20s, but with an uncommon understanding of relevant issues in investing and personal finance.

[The Finance Buff](#) "Like a friend telling you about money." I've personally met "TFB" and recommend his writing for general finance and investing.

[Rick Ferri](#) A rabid proponent of index fund investing, Rick is the author of at least 6 books on the subject. He posts on Forbes.com

[Forbes Bogleheads](#) Several of the Bogleheads were recruited to blog on Forbes on various investing subjects

[Jack Bogle Blog](#) Interested in learning more about St. Jack? The individual investor owes a great deal to this heart-

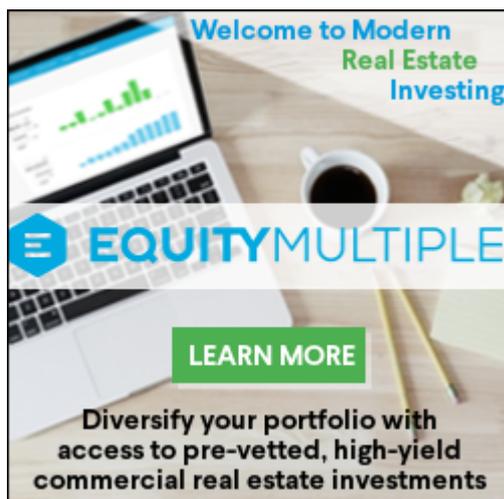
transplant patient who transformed the mutual fund industry and continues to rail against those who abuse the individual investor despite his advanced age and declining health.

[Wise Investing](#) Larry Swedroe posts on CBS Money Watch. He is an outspoken proponent of passive investing.

[Coffeehouse Investor](#) Bill Schultheis is a reformed “bad guy” who saw the light and left Wall Street to build a financial advisory firm the right way. Plus, he climbs. There’s something about a person willing to tie himself to others in dangerous situations at high altitude that makes someone just a little more trustworthy.

[Efficient Frontier](#) Perhaps the most famous physician in the investing field, Dr. William Bernstein is an inspiration to physicians trying to understand our complex financial markets. He doesn’t update his blog/journal regularly (and in fact, may never do it again) but the archives are well worth a visit (not to mention his books.)

## Physician Financial Blogs



I did a review of “[The Other Guys](#)” in late 2016. While the list used to number zero, then one (mine) for many years, now there are a dozen or more.

## Physician-specific Sites

[Medical Economics](#) A monthly magazine (free online) geared toward practice-owning physicians with lots of tips on practice management and revenue maximization.

[Freelance MD](#) A “community” (mostly a blog) of physician-specific topics, many involving finance and investing.

[Physician Money Digest](#) A frequently updated blog with many different authors, including yours truly.