

# Mastering Money as a Healthcare Traveler

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*CFEI (®)*

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# Anthony Swain

<b>BSN, RN. CFEI®</b>	<b>From Pennsylvania</b>	<b>9+ years nursing 7+ years “traveling”</b>
<b>Worked in 6 different states</b>	<b>Paid off \$100k+ of Student Loans</b>	<b>Built a multiple six- figure portfolio</b>
<b>Invested in 1<sup>st</sup> R/E property in 2023</b>	<b>1<sup>st</sup> Year as Financial Coach</b>	<b>Living in Charlotte</b>





# Three Pillars:

Master Your Money as a Healthcare Traveler

## Maximize Income

Find Best Contracts  
Highest rates vs COL

Non-taxed stipends

Reimbursements/  
Referrals

## Wealth Building

Create a Money Plan

Invest in Assets

Develop a Side  
Hustle/Passive Income

## Networking

Build Connections

Join a Community

Attend Local Meet-ups



# Maximize Your Income

- **Choose your travel nurse strategy** (i.e. ideal location, hospital prestige, highest pay, etc.)
- Consider **contract rates vs cost of living (COL)**
- **Non-taxed stipends**
  - Determine eligibility
  - Check [GSA.gov](https://www.gsa.gov) for max stipends
  - Lowers taxable income
- **Reimbursements/Referrals**
  - Travel
  - Licenses/Certs.
  - Scrubs/Misc.

# Wealth Building

## *The* **Psychology** *of* **Money**



**Step 1:**  
**Understanding Your**  
**Money Philosophy**



**Step 2:**  
**Building Your**  
**Foundation**



**Step 3:**  
**Accumulating**  
**Assets/Growth**



# Four Investment Options

1

## Retirement

### Accounts

IRAs, 401(k)/403(b), &  
Taxable Accounts

Vanguard, Fidelity,  
Charles Schwab

Index Funds  
(mutual funds/ETFs)

2

## Real Estate

House hacking

STR/MTR

Partnerships/  
Syndications

LTR/Flips/Rehabs

3

## Business

Invest in a Startup

Solo  
Entrepreneurship

Small Business

Collaboration

4

## Self-Development

Books, Podcasts, YouTube U

Courses, Masterminds,  
Mentors

Seminars, Retreats,  
Conferences, Summits, etc.

# Developing Side Hustles/Passive Income

## Nursing Related

- IV Therapy
- Certification Instructor
- Concierge Medicine
- Aesthetics
- Per Diem/PRN

## Nest-Egg Portfolio

- Dividends/Interest
- Larger Nest-Egg more passive income
- Can fund retirement income

## Social Media

- Brand Deals
- Affiliate Links
- Paid Promos
- Digital Products
- Memberships
- Travel Groups
- Coaching

## Other Skills

- Photography/Videography
- Crafting/Selling on Etsy
- Graphic design/Fiverr
- Pet Sitting/Walking

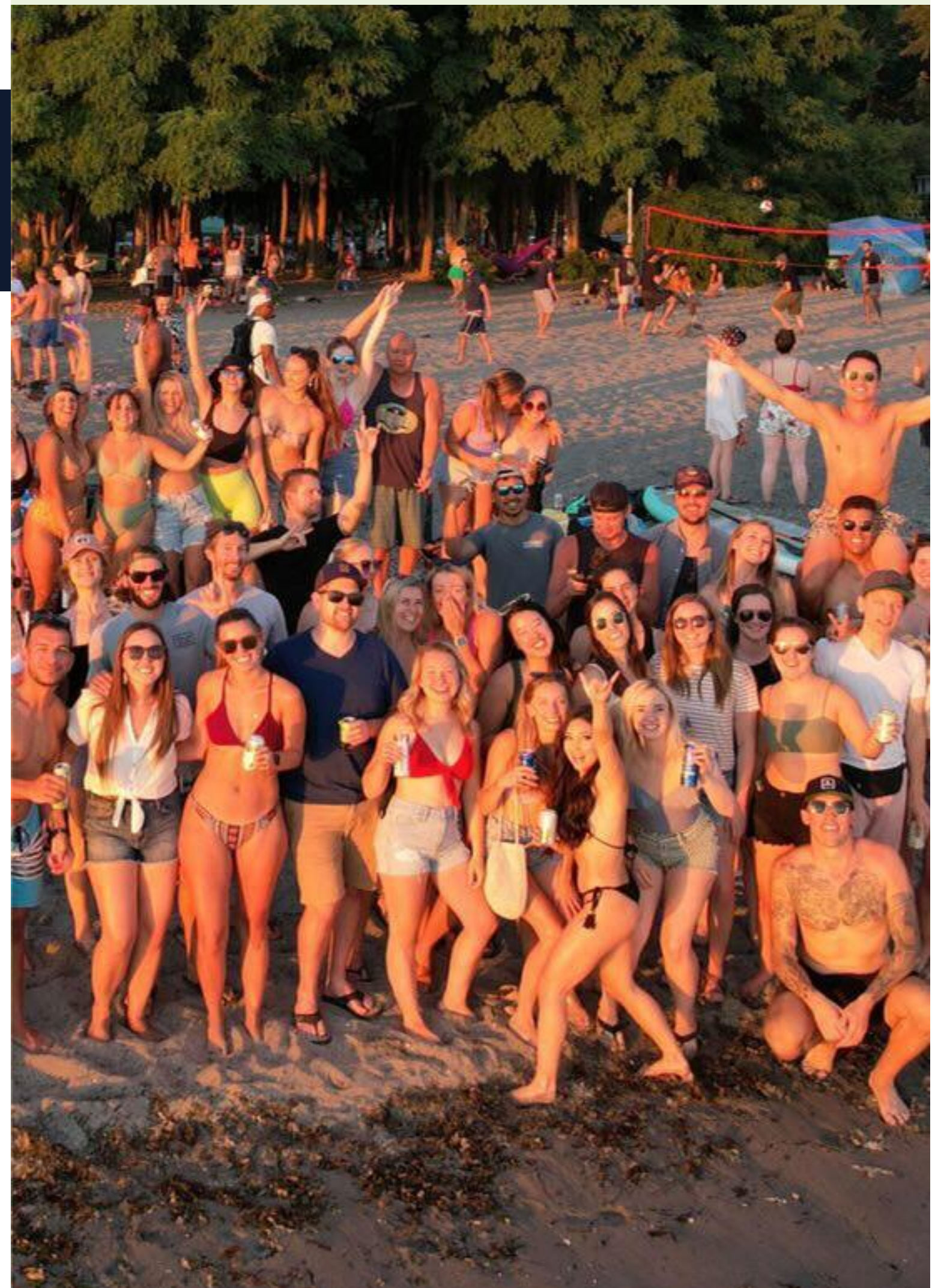
## Real Estate

- Investment Properties
- Arbitrage
- Syndications
- REITs



# Networking

- **Explore a new city/town**
- **Connect with colleagues/other travelers**
- **Join a community**
- **Network**
  - Conferences, summits, seminars, etc.
  - Local meetups in your area of interest







# Action Steps/Takeaways

- Creating a plan for your travel contracts
- Utilize resources to maximize income
- Follow the three pillars
- Create your financial plan
- Invest consistently/find ways to increase the cash flow gap
- Stay connected
- Grow Network, Net-worth & Net-fulfillment



Where to Learn More



@financiallyfitnurse

