



PHYSICIAN
FUNDING
USA™

SPRING 2026 PHYSICIAN FUNDING GUIDE

**How Doctors Access \$25K–\$100K
During Relocation, Contract
Transitions & Home Purchases**

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WHY THIS GUIDE EXISTS

Most physicians are told:

“Just wait until your first paycheck.”
That advice is wrong.

In today’s market, physicians are:

- Relocating faster
- Signing larger contracts
- Buying homes sooner
- Needing liquidity BEFORE income starts

This guide shows you how doctors are solving that gap.

THE REAL PROBLEM: THE HIDDEN GAP PHYSICIANS FACE

Even with a signed contract, most doctors hit a timing problem:

- New job starts in 60–120 days
- Home purchase happens before first paycheck
- Relocation costs hit upfront
- Cash flow gets tight fast

What most people don't realize:

Traditional banks are not built for this timing gap.



WHAT IS PHYSICIAN FUNDING?

Physician funding is a specialized lending option designed for doctors that:

- Uses your signed employment contract
- Doesn't rely on full income history
- Provides fast access to cash
- Is designed for transitions and relocation

Typical Funding Ranges:

- \$25,000
- \$50,000
- \$75,000
- Up to \$100,000+



WHEN DO DOCTORS USE THIS?

4 Common Scenarios

1. Before Starting a New Job

Access funds before your first paycheck hits.

2. Relocation Expenses

- Moving costs
- Temporary housing
- Travel
- Setup expenses

3. Bridging the Gap Before Closing

Keep cash available while buying a home.

4. Flexibility During Transition

Avoid draining savings during a career move.

HOW THIS WORKS

Simple Process:

- Submit basic info
- Provide signed employment contract
- Review funding options
- Receive funds quickly

Many approvals happen in days, not weeks



FUNDING VS PHYSICIAN MORTGAGE



Important Distinction

Physician Funding

Short-term liquidity

Covers transition costs

Faster approval

Physician Mortgage

Long-term home financing

Used to buy a home

Full underwriting process

They work together, not against each other.

BIGGEST MISTAKES DOCTORS MAKE

Mistake #1

Waiting too long to explore options

Mistake #2

Using personal credit cards instead

Mistake #3

Draining savings before closing

Mistake #4

Not coordinating funding + mortgage strategy



WHAT YOU NEED TO QUALIFY

Typical Requirements

- Signed employment contract
- Good credit profile (typically 680+)
- U.S.-based employment
- Residency or attending status

No traditional income history required in many cases



REAL-WORLD EXAMPLE

Example Scenario

A physician relocating from Ohio → Texas:

- Signed contract: \$350K
- Home purchase: \$600K
- Needed funds for:
 - Moving
 - Temporary housing
 - Initial expenses

Secured \$50K funding BEFORE first paycheck

Purchased home without draining savings

HOW THIS FITS YOUR **FULL STRATEGY**

The Smart Approach

Use:

- Physician Funding → Short-term flexibility
- Physician Mortgage → Long-term home purchase
- Relocation Strategy → Timing + coordination

This is how top physicians move without financial stress



WANT TO SEE WHAT YOU QUALIFY FOR?

We help physicians:

- Compare funding options
- Coordinate with mortgage strategy
- Move faster with confidence

Get Matched with Physician Funding Options!





FAQ

Can I get funding before starting my job?

Yes , most programs use your signed contract, not your first paycheck.

Will this affect my mortgage approval?

When structured correctly, it can complement your mortgage strategy.

How fast can I receive funds?

In many cases, within a few days after approval.



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