



FREE PHYSICIAN TOOLKIT

The Physician Financial Clarity Toolkit

Calculators, tools, and references for physician-investors — built to run the numbers **before** you commit. No account. No cost.

Dr. Pouyan Golshani, MD · Interventional Radiologist · Founder, GigHz

Medicine never taught us this.

You trained for a decade to make complex decisions under pressure — and somewhere in there, no one taught the money. So most of us learn it the expensive way: a deal that looked good on paper, a tax bill that didn't have to be that big, years of strong income with surprisingly little to show for it.

I built these tools for the version of me who needed them earlier. They're the same calculators and references I use to pressure-test my own real estate, energy, and market decisions. Everything here is free and needs no account. Use what's useful; ignore the rest.

— *Pouyan Golshani, MD*

START HERE

Physician Wealth Scorecard

Twelve questions, about three minutes. You'll get four scores — Financial Foundation, Investing, Tax Efficiency, and Risk Management — and the single area where you're most likely leaking money, so you know what to fix first.

gighz.com/physician-wealth-scorecard

Plan the big decisions

Free planning calculators built for physician income — irregular, taxed heavily, and started a decade late. No account required.

Net Worth Tracker

Are you actually ahead? A physician-adjusted benchmark that counts earning years since 30 — not raw age — because we start a decade late.

gighz.com/physician-net-worth-calculator/

Retirement Age Calculator

When does work become optional? Projects savings to your FI number and shows which levers move the date most.

gighz.com/physician-retirement-age-calculator/

Financial Independence

How much is enough? Your FI number, what it funds monthly, and your progress toward it.

gighz.com/financial-independence-calculator/

Rent vs. Buy

Buy, or rent and invest the difference? Month-by-month math including the down-payment opportunity cost.

gighz.com/rent-vs-buy-calculator/

Budgeting Calculator

A spending and savings plan built around attending income — with taxes and loan payments baked in.

gighz.com/budgeting-calculator/

Want a personalized starting point first? The **Physician Wealth Scorecard** tells you which of these to open first.

Before you commit capital

Underwrite the opportunity yourself — so you're never relying on the seller's spreadsheet.

Real Estate Investing

Does the rental actually cash flow? Cash-on-cash, cap rate, and projections — before you buy, not after.

gighz.com/real-estate-investing-calculator/

Oil Investment

Working-interest returns plus the tax impact of intangible drilling costs and passive-loss deductions.

gighz.com/oil-investment-calculator/

Margin of Safety

Graham-Buffett intrinsic value vs. price — for physicians stepping into individual equities.

gighz.com/graham-buffett-margin-of-safety-calculator/

VC & MedTech Bets

Dilution-aware, asymmetric outcomes for startup equity, angel deals, and device-company investments.

gighz.com/vc-and-medtech-upside-vs-downside-investment-calculator/

Going deeper on real estate? Repit adds full **BRRRR** and **Fix-and-Flip** underwriting on live ZIP-level market data — repit.org

INVESTOR DECISION TOOL

savng.com

A stock-research tool built for physician-investors. Open any ticker and get five lenses in about ninety seconds — each one answering a question you actually have, instead of a number without context.

Reverse DCF

Not what a stock is ‘worth’ — the growth rate the price **already** assumes. Interactive sliders and a football-field chart let you challenge it.

Smart Money & Shorts

Insider open-market buys and sells (SEC Form 4) plus short interest. Behavior moves a hyped stock; valuation doesn't.

Historical Anchors

Benchmarks the required trajectory against the rare outliers, so “impossible growth” becomes something you can see rather than imagine.

Bankruptcy & Quality Screens

Altman Z-Score and Piotroski F-Score cross-referenced with cash flow — separating real bargains from structurally fragile value traps.

RVU Translation

The one nobody else has: converts abstract corporate billions into physician income terms — clinical labor and time you can feel.

Open any ticker → savng.com

Research and education only — not investment advice. Free during beta; free for residents and fellows.

The decisions that move six figures

The first attending-year choices — loans, entity, taxes — can swing six figures over a career. These help you make them with a model instead of a guess.

Physician Finance Hub

gighz.com/physician-finance/

PSLF vs. refinance with the tax-bomb math, 61 physician-specific tax strategies screened to your income, OBBBA 2026 SALT-torpedo detection, entity analysis, and a CPA prep packet. Free, no account.

Physician-Focused CPA Referrals

gighz.com/capital/physician-focused-tax-accounting-referrals/

Vetted, state-licensed CPAs who actually understand 1099 moonlighting, partnership distributions, backdoor Roth, and real-estate professional status. Free matching, no referral fees.

Repit — Real Estate Data

replit.org/

ZIP-level housing data (stress, landlord activity, rent, appreciation) with an AI copilot, plus BRRRR and Fix-and-Flip calculators. Featured on BiggerPockets, Morningstar, and Yahoo Finance.

Educational and research content only. Not financial, tax, or legal advice.

WHERE TO GO DEEPER



Hi, I'm Dr. Golshani.

An interventional radiologist and the founder of GigHz. Beyond medicine, I'm an active operator — cash-flowing real estate including Section 8, a portfolio of oil & gas wells, and the tools you're holding. Everything I build comes from the same belief: physicians who can see good information make better decisions.

Financial Clarity for Physicians

The free course — the money lessons medicine never taught.

onewordsystem.com

GigHz

Every tool, calculator, and vetted opportunity, in one place.

gighz.com

Free Physician Resources Hub

45+ specialty hubs of clinical and finance tools.

gighz.com/free-reference

Guide.md

Take control of how you show up on Google and AI search.

gighz.com/guide-md-physician-profiles-concierge-services-for-doctors



Physician-Founder Across Medicine, AI & Finance

Clinical AI • Healthcare Economics • Investor Decision Tools

Practical platforms for clinicians, operators, and investors

gighz.com



“Clarity is the real wealth. Once you can see where your money is going, the rest opens up.”

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