NEWSLETTER

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Newsletter Fall 2020: Clinician Investigator Trainee Association of Canada (CITAC)

Message from the CITAC president

To say that 2020 has been an unprecedented year is an understatement. The coronavirus disease 2019 (COVID-19) global pandemic and the major societal awakening on racial equity and justice have led us to reflect on our direction, goals and mission. Thanks to our talented and dedicated executive team, we were able to pivot our efforts and adapt to the changing landscape of research and advocacy. In April, we provided our members with a list of resources to help facilitate a smooth transition to working from home. In June, we published Clinician Investigator Trainee Association of Canada's (CITAC) press release on our role in combating anti-Black discrimination and racial injustice and have outlined specific advocacy efforts that we will be committing to over the next years (the full statement can be found on our website, <https://www.citac-accfc.org>).

Realizing that the pandemic might impact our annual general meeting (AGM) in November, we have decided to host this year's meeting online. Considering the major events of the year, the theme of the meeting will be navigating uncertainty, embracing change and empowering the next generation of clinician-scientists. We have invited experts to host workshops on understanding power, privilege and implicit bias, clinician-scientist trainee wellness, pivoting research in the times of major global events and how to get hired as a clinician-scientist. Furthermore, Dr. Michael Strong, the President of the Canadian Institutes of Health Research (CIHR) has been invited to deliver a keynote speech on the changing landscape of science, medicine and the role of clinician-scientists in uncertain times.

In addition to preparing for the upcoming AGM, we have been working on creating resources, surveying the trainees and alumni for our data-driven advocacy efforts and are strengthening our international collaboration with our American, Chinese and European counterparts. To learn more about these exciting initiatives, please continue reading our fall newsletter below and join us in November for our AGM. If you have any questions or concerns, please do not hesitate to contact me at tina.bineshmarvasti@mail.utoronto.ca. Sincerely,

Tina B. Marvasti, MSc

MD/PhD Candidate, Class of 2022

Faculty of Medicine, University of Toronto

President, Clinician Investigator Trainee Association of Canada (CITAC)

CITAC leadership 2020

President — Tina B. Marvasti
President Elect — Adam Pietrobon
CITAC VP External — Bahar Behrouzi
CITAC VP External Elect — Sophie Hu
CITAC VP Internal — Valera Castanov
CITAC VP Internal Elect — Ellen Zhou
CITAC Secretary — Mark Trinder
CITAC Policy Chair — Andy Zeng
CITAC CIP Chair — Ali Fatehi Hassanabad
CITAC PR Chair — Jillian Macklin
CITAC Mentorship Chair — Julieta Lazarte
CITAC Membership Chair — Heather Whittaker
CITAC AGM Chair — Anum Rahman
CITAC AGM Chair — Sivakami Mylvaganam
CITAC CIM Liaison — Christopher Balestrini
CITAC CFMS Liaison — Cory Lefebvre
CITAC Finance Chair — Matthaëus Ware

Message about CITAC Surveys Fall 2020

The journey to becoming a clinician-scientist comes with many different training pathways and experiences. The Clinician Investigator Trainee Association of Canada is conducting a national survey of both current Canadian MD+ trainees and Canadian MD+ alumni to explore and better understand demographic representation, training pathways, research domains, career trajectories and the impact of COVID-19 on personal and professional lives. As the first of its kind, the survey has the following aims:

1. to garner a snapshot of current and alumni clinician-scientist trainee diversity and demographics, including ethnocultural data, to understand who exactly we are representing and to identify where inequality exists in trainee recruitment and retention;
2. to identify emerging priorities for clinician-scientist trainees and areas we can better support and advocate for our membership, both prioritizing current needs and exploring new needs;
3. to explore and understand the range and diversity of research foci/domains our current and alumni trainees are involved in and to understand the unique experiences of trainees in different research domains, whether they be in traditional or non-traditional fields;
4. to track alumni as a metric for determining efficacy and productivity of clinician-scientist training programs;
5. to identify gaps in research productivity throughout the clinician-scientist pathway on which to focus future advocacy;
6. to explore and understand, amidst a unique time in history, how the COVID-19 pandemic has affected our current and alumni trainees and how it will affect their personal and professional lives moving forward; and
7. to act as a comprehensive baseline for longitudinal data collection to identify shifting trends in the Canadian context.

Keep your eye out for the survey in your email inboxes this fall. We would appreciate your participation!

Jillian Macklin and Andy Zeng

Message from CITAC VP Externals

This year has been an unprecedented year for the Vice-President External portfolio on CITAC. Hot on the heels of the World Health Organization's COVID-19 pandemic announcement, our annual Chicago trip to the American Physician Scientist Association's (APSA) general meeting was cancelled and was transitioned to a virtual meeting. This joint meeting was the setting for the official 2020 kick-off of the International Consortium of Clinician Scientist Trainee Organization's (ICCSO) Research subcommittee, spearheaded by CITAC's VPs External. The [ICCSO](https://www.citac-accfc.org/index.php/resources/citac-publications) (<https://www.citac-accfc.org/index.php/resources/citac-publications>) is a new collaborative venture between the regional clinician-scientist trainee organizations from Canada, France, the United States, Switzerland, Europe and Asia, which we have helped to establish to support and advocate for future clinician-scientists on a global scale.

Our goals for the year have primarily involved the actualization of our planned international scientific collaborations, starting with surveys of current trainees and alumni for demographics and outcomes. Furthermore, COVID-19 has now provided us with a unique opportunity to evaluate the impact of a novel pandemic on work productivity and continuity, with opportunities to cross-collaborate and learn from the myriad of initiatives around the world to address the specific needs and gaps encountered by budding and established clinician-scientists. Stay tuned for the survey to arrive in the coming months. Closer to home, your VPs External have also been 1) establishing partnerships with student-run interest groups across the country (e.g., Artificial Intelligence in Medicine Student Society) to develop and share best practices, as well as 2) planning collaborative events in the future for CITAC members.

Bahar Behrouzi and Sophie Hu

Message from MD Financial Management

Your credit score: What you need to know

If you're a MD/MSc, MD/PhD or CIP trainee, your longer length of training and fewer funding opportunities could mean taking on more debt than you wanted to.

The key to success is to make sure that you're showing that you're a good borrower. That means being mindful of your credit: paying bills on time and not over-borrowing. This can help you establish good credit now so that you are on the right track later.

Here are some things you need to know.

What is a credit report?

Whenever you apply for credit, whether it's a credit card, a loan or line of credit, the lender (or the company lending you money) will look at your credit report from one of Canada's big credit bureaus—[Equifax](#) or [TransUnion](#). This helps the lender decide whether to lend you money, how much they can lend you, and how much interest they will charge.

Your credit report includes:

- your personal information, like your name and address, and how long you have lived at that address
- your employment information, if applicable
- a list of any accounts you have, such as credit cards and student loans
- the limits on those accounts
- the amount owing on each account
- how long you have had each account; and
- information on how and when your credit report was looked at

What is a credit score?

On your credit report, there will be an overall score. Your credit score is represented by a number ranging from 300 to 900, which lenders use to evaluate how reliable of a borrower you might be.

POOR 300–579	FAIR 580–669	GOOD 670–739	VERY GOOD 740–799	EXCELLENT 800 and higher
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Source: Equifax

You can request a free report by mail from [Equifax](#) and [TransUnion](#). You can also access your credit score for free through your financial institution, if available.

What impacts your credit score?

- **Making the minimum payment (or more) on time:** If you have accounts that are not paid on time, or any accounts in collection, that would lower your score. Always make the minimum payment on time.
- **Making sure the amount owed is low:** If you spend \$900 on a card with a limit of \$1,000, your “credit utilization ratio” is high, which would lower your score.
- **Building a good credit history:** If you own accounts for a longer period of time, that would increase your score.
- **Not taking out too many credit cards:** If you take out too many credit cards or lines of credit (or if you apply for too much credit), this will hurt your score.
- **Getting a healthy credit mix:** If you have a healthy mix of credit types (e.g., student loans, mortgages, credit cards), this would help your score.

By checking your credit report annually to ensure accuracy, you can reduce harmful marks against your score. If you see something that doesn't look right, contact the credit bureaus.

When you understand how credit scores work, you can set yourself up for a bright financial future as you begin your career.

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