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Letter to the Editor

Enhancing Financial Literacy: Integrating Education into the Formal Curriculum as a Key Solution

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Reports worldwide have highlighted that financial burdens, including loan debt, significantly affect the psychological well-being of healthcare professionals (Garrett et al., 2022; Grewal & Sweeney, 2021; Özyeşil et al., 2024). These challenges contribute to serious issues such as burnout and influence career decisions (Garrett et al., 2022; Grewal & Sweeney, 2021). The authors strongly agree with the proposition by Özyeşil et al. that financial literacy training could enhance risk management, including debt management (Özyeşil et al., 2024).

As faculty members, the authors recently conducted in-depth interviews at their universities. Each interview, lasting 60 minutes, was conducted with 33 medical students (11 in the pre-clinical and 22 in the liberal arts stage) to explore their impressions, thoughts, and current knowledge regarding financial issues. Informed consent was obtained in writing from all participants. Four main problems were identified: 1) vague anxiety about the future, 2) dependence on relatives, 3) viewing financial topics as taboo, and 4) a shift in values among younger generations.

During the interviews, the authors formed the impression that the relationship between "financial literacy training," "investment instruments and financing," and "debt and risk management," as suggested by Özyeşil et al., is accurate. Furthermore, it became evident that students, particularly concerning points 1) and 2), struggled to comprehend the keywords within the subdimensions presented in Table 6 of Özyeşil et al.'s study. It also emerged that, while discussing financial matters is traditionally considered taboo among the senior generation in Japan, this attitude is gradually changing among the younger generation. The younger generation feels increasing pressure to improve their financial literacy, which aligns with the fact that "relatively young healthcare professionals are seen as more competent" (Özyeşil et al., 2024). Although the research methods and subjects differ entirely, the conclusion remains the same: education to enhance financial literacy among healthcare professionals should be actively promoted.

While healthcare professionals are intrinsically motivated to excel in their specialties, they ironically tend to become less altruistic due to the limited opportunities for financial education beyond their core specialty training (Garrett et al., 2022). This lack of awareness regarding the long-term consequences of economic behavior can lead to financial mistakes (Mitchell & Lusardi, 2015; Özyeşil et al., 2024). It is essential to incorporate financial education into formal curricula, equipping future healthcare professionals with the tools necessary to effectively manage their financial well-being.

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