Colorado Pharmacists Society
Academy of New Practitioners
(CPS-ANP)

New Grad Survival Kit

So, you have just graduated from pharmacy school. First, CONGRATULATIONS! You are officially a Doctor of Pharmacy! Now what? You’ve got the knowledge. You’ve got the skills. You’ve got the degree. But how do you get started? Here is a tip sheet to guide you through the licensing process and other big life changes ahead.
Licensing and Examination

1. Review the MPJE/NAPLEX application bulletin from the National Association of Boards of Pharmacy (NABP). This contains everything you need to know about registering for your tests: https://nabp.pharmacy/programs/naplex/

2. Ask your school to send your official transcript to NABP
   a. NABP determines your eligibility to take the NAPLEX and MPJE on behalf of the Colorado Board of Pharmacy
   b. Official transcripts can be sent electronically to transcripts@nabp.pharmacy (preferred) using electronic transcript services like Parchment, or mailed to NABP (takes much longer)
   c. NABP requires several business days to “process” your transcript. In some cases their process can take up to three weeks. This can lead to delays in exam scheduling, so allow plenty of time.

3. Attend the review courses for NAPLEX and/or MPJE offered at each school of pharmacy.
   a. A free Colorado MPJE study guide is available under the Jurisprudence Exam Guide at: https://dpo.colorado.gov/Pharmacy/ApplicationsIndividuals
   b. A Pre-MPJE is now available through nabp.pharmacy website for $65 per session
   c. Pharmacyexam.com also has practice exams available for purchase
   d. An MPJE review course is held each spring (complete with study guide and 100 practice questions for $115): https://corxlawreview.com
   e. You can purchase a practice Colorado MPJE from NABP (contains 40 practice questions for $65)

4. Do I have to register to take the exams? YES!!
   a. https://nabp.pharmacy/programs/examinations/naplex/#steps-to-apply
      i. Create an e-profile
      ii. Includes: name, maiden name, social security number, date of birth, email address, password, address, phone number
      Pro Tip: Ensure your name on 2 forms of identification matches as specified in the NAPLEX-MPJE Bulletin – if you need to change your name through NABP, make sure you do so far in advance of your exam (i.e. if your 2 forms of identification don’t match your Authorization to Test (ATT) letter)
      iii. Notify the Board of Pharmacy that you have registered if you do not receive notification of your registration within 1 week.
5. Applying for the exams
   a. Apply for eligibility through NABP:
      https://nabp.pharmacy/programs/examinations/naplex/
      x/#steps-to-apply
         i. You must have your school send your official transcript to NABP
             (transcripts@nabp.pharmacy) and pay the $85 fee before eligibility will be
             granted. Apply as soon as you have your official transcripts submitted! It takes
             some time for NABP to process your application.
   b. Once approved by NABP, you can purchase your test
   c. After purchasing your test(s), NABP will email your “authorization to test” (ATT).
      i. Make sure your ID matches exactly how you register (including your middle
         name); otherwise you will not be able to take the test
      ii. Your ATT will NOT be given out via phone or fax. If you do not receive your ATT
          or misplace it, call 1-888-709-2679
   d. Once you have your ATT, you can schedule your exam through Pearson Vue:
      www.pearsonvue.com/nabp or call 1-888-709-2679.
         i. Scheduling your MPJE is easier than NAPLEX as it is a shorter test and therefore
            more time slots available to take it.
         ii. Your registration number for NABP is different than your ATT number.
         iii. Once scheduled, you will receive an email with your testing date and time,
              instructions for the test, and information about rescheduling if needed.
         iv. Review testing information and requirements to sit for exam prior to arrival.

6. Does it matter what state I have as my basis license?
   a. Yes! If you plan to be in the same state for your entire duration of practice, then it does not
      matter and you can license in that state.
   b. If you plan to move to another state more permanently, but will be in a different state
      for a short period (e.g. residency training), you may want to have your “original license”
      in the state you plan to be in long term and can reciprocate to another state.
      i. Note: some states will not allow you to reciprocate off your reciprocated
         license, so there is benefit to keeping your original license active if you may
         move between states for work
      ii. You may register for your score to be sent to multiple states with the NAPLEX.
          This could be advantageous for pharmacists (e.g. residents who will move
          shortly after residency) who want another “original license” in a different state
          if they expect to move eventually. Cons – increased cost upfront and yearly to
          maintain multiple licenses.
   c. For more information, see the NABP website:
      https://nabp.pharmacy/programs/licensure-transfer/

7. Scoring
   a. NAPLEX and MPJE are both pass/fail as of 2021
8. How much does everything cost? (2023 information below, subject to change)
   a. NAPLEX: $475.00
      i. When you submit your application to NABP you will pay a $100 non-refundable application fee. There is an additional $85 non-refundable fee for candidates who select Colorado, Maine, Michigan, Nebraska, Oregon, and/or Utah as their primary state of eligibility as NABP confirms eligibility to test for those jurisdictions.
      ii. Additional states $75 each
   b. MPJE (Colorado law exam): $150.00
      i. $100 non-refundable application fee (per jurisdiction)
   c. License Processing Fee: $247.00
   d. Payment requirements: Mastercard, Visa, or American Express
   e. Be aware of rescheduling and cancellation fees if you change your mind!
      i. Rescheduling fee is $50.00 each time
      ii. NAPLEX cannot be rescheduled for 45 days after EXAM date
      iii. MPJE cannot be rescheduled for 30 days after EXAM date
      iv. If your job requires you to have a license by a specific date, give yourself some time to be able to fail and retake if needed!

9. Other:
   a. Americans with Disabilities Act (ADA): Each time a person retakes an exam, ADA accommodation request must be submitted to the SBOP. See www.nabp.net for details.
   b. You cannot change an answer once you have confirmed an answer choice. You cannot go back to review a question once you have moved on to the next question.
   c. You must answer all questions in the order in which they are presented, and you may not skip a question.

10. After taking the NAPLEX
   a. You can have your NAPLEX score transferred to another state. This is a good option if you are trying to get licensed in multiple states.
   b. You must purchase your score transfer within 90 days of taking the NAPLEX.
   c. It is MUCH cheaper to have your NAPLEX score transferred to another state than it is to transfer your pharmacist license later on down the road. If there is even a remote possibility you will be practicing in another state in the future, this is worthwhile to do.

11. Transferring your license costs
   a. Example—transferring from another state to Colorado
      i. $85 non-refundable fee as NABP confirms eligibility to test
      ii. $100 MPJE application fee
      iii. $150 to purchase the MPJE exam
      iv. $400 License Application Fee
Getting Hired

Apply to positions with the similar practice philosophy and goals as yourself.
As a new practitioner, it may be difficult to know what exactly you want from a position, let alone where to find a position that fits you best. There are many resources out there, depending on the type of position you are looking for:

● APhA Career Center (https://jobs.pharmacist.com)
  o Pro Tip: Reach out to other members of your special interest group (SIG) via the ENGAGE platform. Likewise, attend the APhA Annual Meeting and Expo to network, distribute your business card, and make connections. You never know who you might meet!
● Local state organizations: most state pharmacy organizations will offer job postings via their state website.
  o CPS career center and job search page: https://cps.associationcareernetwork.com/
  o Pro Tip: Subscribe to “Job Flash” alerts if offered
● ACCP's Career Page (https://careers.accp.com/)
● ASHP CareerPharm and PPS (Personal Placement Services) at Midyear
● LinkedIn
● Word of Mouth: networking is your best friend

Apply directly to the healthcare or business entity.
This is more effective with the current volume of new grad job searching, as opposed to posting your CV or resumé on ‘head hunter’ websites and waiting for them to contact you (e.g., RPh-on-the-Go, Indeed.com, RxCareerCenter.com, Monster.com)

● Prepare a detailed CV (curriculum vitae) highlighting your strengths and experiences.
  o Ask a colleague to review your CV prior to submitting for the application.
● A succinct resumé is most commonly requested by recruiters for community pharmacist positions, however a CV may be requested/accepted for some positions.
● Complete online application, then contact human resources representative or district/division manager directly to introduce yourself.
● Be flexible! Be prepared to work nights, weekends, and holidays, part-time hours, or float between multiple stores/departments for some time before you are a competitive applicant for a full-time position.
Be a Good Pharmacist! Pharmacy is a small world; work hard and your name will be more likely to come up when an opening is available.

- Create your own systematic processes to prevent error and limit distractions
- Double check (look up) everything you might be questioning. Better safe than sorry.
- Stay focused on offering excellent patient care and avoid getting stuck on the ‘lick, stick, and pour’
- Prevent burnout by practicing resiliency strategies such as making time for hobbies and connecting with others
- Create your long-term ‘Professional Development’ plan. There is still a lot to learn after completing pharmacy school. Develop your strategy to accomplish lifelong learning as a pharmacist.
  - Consider organizing your resources such as landmark trials and figures from disease state guidelines to have at your fingertips
- Don’t be afraid to ask for help from your fellow pharmacists and technicians
- Develop your “peripheral brain” – helpful resources and reference materials that you can quickly access
Advanced Training Programs / Certifications:
- Make yourself a more competitive applicant!
  - Residency/Fellowship training
  - Board of Pharmacy Specialties (BPS) – variety of specialties available
  - APhA Certificate Programs: Pharmacy-Based Immunization Delivery, Pharmacist and Patient-Centered Diabetes Care, Delivering Medication Therapy Management Services
  - Certified Asthma Educator (AE-C)
  - Certified Diabetes Educator (CDE)
  - Board Certified Advanced Diabetes Management (BC-ADE)
  - Medication Therapy Management (MTM) – offered through the schools of pharmacy and through APhA

Stay Involved:
- Many pharmacy organizations you can join on the state and national level
  - CPS Academy of New Practitioners has the following positions available each year: Chair, Chair-Elect, Ex-Officio, Member at Large, Representative to the Board of Directors, Student Liaison, CE Chair, Residency Showcase Coordinators (2)
  - Your first year of CPS membership is free as a new graduate! Just use the code “NewGrad2023” when you join
- Gives you networking advantages that may help you find the right career
- Makes you a more qualified candidate for advanced positions (i.e. manager, specialist)
Student Loans:

▪ Federal loan payments were historically set to begin 6 months after graduation, however all loan payments were paused during the COVID-19 pandemic until January 31, 2022. As of now, student loans have resumed and loan interest will resume starting on Sept. 1, 2023. Payments will be due starting in October
  o Check here for the most current updates: https://studentaid.gov/announcements-events/coronavirus
  o You can apply for forbearance if you are completing a residency/fellowship. However, forbearance means you are still accruing interest; you just don’t have to make payments until the day residency/fellowship ends!
▪ Student loans are non-dischargeable – they will follow you even through bankruptcy!
▪ If you are planning on pursuing loan forgiveness (the Public Service Loan Forgiveness program, or PSLF), get organized early!
  o Make sure your loans are eligible for forgiveness
  o Make sure your employer is a qualified employer and you submit the appropriate paperwork
  o Sign up for the right type of repayment plan
  o Consider making payments early – don’t wait until the end of your 6-month forbearance period (under an income-driven repayment plan, your first payments are probably much cheaper than they will be later on, and you will need to make 120 qualifying payments to be eligible for loan forgiveness)
  o For more information, visit: https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service
▪ Consult with your banker or tax advisor before accepting an offer to consolidate loans.
  o CAUTION: If you are pursuing loan forgiveness under the PSLF program and you decide to consolidate your loans, your 120 qualifying payments resets to ZERO
▪ Some employees offer to pay your school loans if you work for them. Make sure you are aware of the terms prior to making this agreement.
  o Colorado offers loan forgiveness programs for pharmacists working in medically underserved communities (visit the following website for more information: https://www.colorado.gov/pacific/cdphe/health-professional-loan-repayment)
▪ Laurel Road is the CPS preferred student loan refinancing provider – you can get an additional 0.125% discount when you mention that you are a CPS member: https://copharm.memberclicks.net/student-loan-refinance-information?servId=8767?
  o Be sure to weigh the pros and cons of refinancing based on your individual situation. Refinancing your federal student loans through a private entity will likely
get you a much lower interest rate and save you a lot of money in the long run. However, you will NOT be eligible for special perks only available with a federal loans, such as income-driven repayment plan or options like deferment or forbearance if you experience financial hardship

Finances and Retirement Planning:

- Start saving right away!
- Visit Your Financial Pharmacist for some great resources: [https://yourfinancialpharmacist.com/](https://yourfinancialpharmacist.com/)
- Have your taxes prepared by a Certified Public Accountant (CPA) who understands your career, applicable deductions, and savings and retirement goals.
- Know your options: Roth IRA vs. traditional IRA, simple 401-K vs. safe harbor 401-K

Liability Insurance:

- Many employers will provide liability insurance. Be sure to ask about the policy and feel free to purchase further coverage if you are concerned.
- CPS supports Pharmacists Mutual as the preferred provider, and you may sign up here: [https://www.phmic.com/forms/](https://www.phmic.com/forms/)
  - Get more information at the following link: [https://www.phmic.com/pharmacy-professional-liability/](https://www.phmic.com/pharmacy-professional-liability/)
- Consider if you would like additional coverage for educational services, such as precepting students and providing CE sessions.
- Most professional liability insurance plans cover volunteer services (e.g. health fairs, working at free clinics), so if this is something that applies to you, see how many hours your plan cover