A WORD FROM THE CHANCELLOR

John Marvin

In the last issue of this newsletter, I highlighted the importance of communication and noted that communication is challenging in a large, diverse organization like St. Matthew’s. In this issue, I’d like to address the related topic of reputation – the one we all share. St. Matthew’s University’s reputation is our reputation and vice versa. Each of our graduates and students, each of our students, and each of our staff represent SMU and impact the collective reputation of our young institution. I am honored to be associated with SMU each time I learn of another accomplishment of an alumnus, student or staff member. Your fellow students’ success will contribute to your success; their reputation will impact your reputation. As our graduates and students continue to distinguish themselves as being skillful yet humble, hardworking, compassionate, and evincing the highest levels of professionalism, this benefits not only their patients, but also every other graduate, student and staff member of St. Matthew’s.

How we choose to communicate can have a powerful impact on our reputation. Is our discourse thoughtful, fact-based and professional? In times of uncertainty or anxiety, do we assume the best about each other? What venues do we choose for our communication? I encourage you to use productive internal means of communication – like speaking with your student government representatives or SMU staff – rather than more public and less productive means now available in the internet age. We need to work together to ensure our mutual reputation is appropriate.

I know I speak for all of us working at St. Matthew’s when I say I look forward to continuing to be your partner in our mutual success and our shared reputation.
NOTES FROM THE REGISTRAR’S OFFICE

The Summer Registration dates are listed below. If you have any questions about registration please contact us at registrar@stmatthews.edu or 800-498-9700.

**Summer 2008 Semester: May 5 – August 15**

**REGISTRATION DATES**
- Monday, March 24, 2008: Summer registration opens, first day of regular registration
- Sunday, April 27, 2008: Last day of regular registration
- Monday, April 28: First day of late registration
- Friday, May 16, 2008: Last day of late registration, registration closes

**Useful Information**
- Graduation will be held on Saturday, May 3, 2008 at the Ritz Carlton Grand Cayman. Information regarding the graduation ceremony has been sent to all eligible students. If you are a May graduate and have not received a packet or if you are an August graduate and want to apply to walk early please contact Jennifer Applequist at registrar@stmatthews.edu or 800-498-9700 as soon as possible.
- All May graduates should have submitted their Intent to Graduate form by March 1. The form is available online at www.stmatthews.edu/forms-library.shtml.
- **Med Students Only**: Last Day to withdraw from Spring classes is April 5, 2008. All students who withdraw from a class on or before this date will receive a W grade in that class.
- To request a SMU Transcript please download the Transcript Request form from www.stmatthews.edu/forms-library.shtml.
- To request copies of any items from your Admissions file, including copies of transcripts from previous schools, please download and submit the Document Request form from www.stmatthews.edu/forms-library.shtml.

**For assistance with...**
- Grade Changes – see your course instructor
- Attendance Changes – see your course instructor
- Reset Passwords/Angel requests – see IT Department or go to www.smu.ky
- Invoices / Payment information/Outstanding Balances/ Holds – please contact Student Accounts at studentaccounts@stmatthews.edu
- Loan Information – please contact Financial Aid at fa@stmatthews.edu

Good luck with the rest of the semester!
Jennifer Applequist, University Registrar
Get Organized and Stay That Way

Get organized now so that when you graduate, you are not searching for all of your paperwork. Set up a filing system to keep all your student loan documents, including your promissory notes and payment records to assure organization. Always maintain contact with your financial aid office so you are aware of your outstanding loans.

Don’t Forget About Your Loans.

This is one of the biggest problems students face; forgetting about their other loan obligations. You must never assume that mail regarding your loan, delivered while you are still in school, is not important. You may receive notice that your lender has incorrect information in their file stating that you are graduating earlier than when you are. Or they may be advising you of a transfer to another servicer. So many students forget about their loans that are in deferment. Loan providers normally send notices saying it is time to update loans, so loans can continue staying in deferment as long as you are a full time student. Financial Aid will be glad to provide a letter of enrollment when requested. This will help ensure that you are free of payments until you complete your education. Once a loan falls out of deferment the rating you receive on your credit report will not change just because we send a letter of enrollment after the fact. Once your credit report shows a delinquency from a previous student loan it can haunt you. That information can stay on the report for up to seven years. So remember if your parents or other family members are taking care of your mail, make sure they READ IT.

Know where your loan is at all times.

Your loan may be sold or contracted to a servicer or 3rd party many times with notification to you only by mail. Many loan holders contact service servicing agents to collect payments and administer their loans on their behalf or they may just sell your loan completely. Notify your lender if your name or your address changes.

If you have extra money, send it in. If you can afford to make payments on your loans while in school, do so. These unscheduled payments will lower your loan balance and make your loan more affordable when you graduate. Plus, this will get you in the habit of making payments early.
Dear Students,

In the recent past, I have been observing students coming to my office and expressing concerns over the recent developments in the University such as the decision to discontinue the Miami program and the loss of Health Xpress loans earlier than expected. Some of these events have taken place so quickly and successively that students are apprehensive, confused and stressed. I consider the reaction on the part of students as quite normal and expected. However I feel that some of us who are on the administrative side of the university should apprise the students about the reality of the situation.

In this context, I as the Dean of Student Affairs take this opportunity to address the St. Matthew’s student community to reassure you and also to throw light on certain important issues.

1. The decision to terminate the Miami program was the result of careful analysis including all the Deans. The administration in Orlando has been seeking the opinion of local deans on a regular basis. All deans opined that Cayman forms a good location for the student to complete basic sciences entirely at one place. We have efficient faculty who with the help of Kaplan can really train our students to become very competent in the USMLE examination and in your subsequent careers in medicine.

2. As regards to Health Xpress loans, you know there is credit crisis going on in the world in general and USA in particular. We are all caught in this vicious cycle. However, the administration will make every effort to keep the student community informed of the developments as quickly as possible.

3. With regard to the loan/financial assistance issue, note that students who choose to sign up for the Davenport MBA program are eligible for the Title 4 federal loan and this includes the financial assistance to cover your tuition for the MBA program and living expenses on the island or in clinicals. Note that access to this loan does not need any co-signer and this loan can be accessed while also getting assistance from TERI and/or Doctor’s Choice. Furthermore the University is making every effort to secure additional sources of student funding.

4. The students have the option of receiving up to $12,500 per semester from TERI without a cosigner. This means that if you get the living expenses covered via the Davenport MBA program, TERI can cover the academic expenses from SMU.

5. With regard to the availability of the ACGME approved core rotations, I am extremely happy with the information made available to me by the clinical staff that the number of rotations available has increased 60% in the last year. The students who are “waiting” for their respective clinical rotations have turned down available rotations because they did not prefer the geography of the rotation sites.
6. I am also told that those who prefer UK sites have very good clinical rotation sites readily available.
7. I am delighted to write that our USMLE step-I passing rate for the last calendar year (2007) was an amazing 97%. This has been possible only because of the hard work of the highly qualified team of faculty, a highly structured educational system, and of course the hard work and talents of our students. We are proud of our St. Matthew’s students, who make us proud by such accomplishments. We are sure that more such accomplishments are to follow.
8. There are going to be talks held between the Christie Tomlinson hospital authorities and the Insurance providers to streamline the process of the students gaining access to the health care facilities the hospital has to offer. This meeting is proposed for the 7th of March and we will of course keep you closely posted on the outcome and the developments in this regard.

With this set of important information and updates, I would like to reassure you that the University administration both at the Cayman campus and at Orlando is striving hard to help its students. We are all committed to see that our students prosper. Have no doubt that there is a good future for this university strongly supported by the excellent dedicated professors we have here on Grand Cayman!

I take this opportunity to request the St. Matthew’s student community not to believe in any rumors and instead, students are encouraged to come and talk to the Deans at the campus. I strongly believe that by just following this very basic communication you are not only going to get more credible information but you will also help the student community as a whole by preventing erroneous messages being spread among your own peers.

Wishing you all the best,

Dr. Sreenathan
Dean of Student Affairs, Basic Sciences
St. Matthew’s University School of Medicine
This has been a busy year for Clinical Science. At last count we have nearly 500 students presently placed in clinicals. Currently, there are 6 students in Clinical Pending (awaiting their first placement) only 4 of whom have completed all their paperwork. We continue to work to expand “green” sites and have several prospects for the next term. I would like to make some suggestions to facilitate student placement in Clinical sites. Let me say first, that for our part, we are making every effort to answer the phone and be available for students who are eligible for placement. We do not expect our coordinators to provide counseling for students still in Basic Sciences who are having anxiety about their future placement. This takes up much of the coordinators time and it does not allow for Clinical students seeking placement to be adequately served. We make every effort to communicate with Basic Science students, including having sessions in Miami in February and on Cayman in March to discuss the entire clinical process. We will also use newsletters and other written communication to keep all students informed.

The ANGEL system has helped as well and we are on schedule both with quizzes and clinical mid-term exams. A recent addition is the activation of the capacity to submit logs through the ANGEL platform. Several items should be noted regarding this addition. First, the logs will be graded by the Chief of each service, and I (Dr. Randall) will be grading the elective logs. This change will bring about a variation in the grading process. Please pay particular attention to those requirements unique to each rotation. You will find this information posted on ANGEL through the Clinical Rotations course. Logs will be assessed for legibility (all logs should now be typed), detail of case reporting, and quality of elective rotations. You will notice that the new format requires an additional column entitled, “Reflections”. This is a very important piece of the logs and it would go without saying that if you haven’t learned anything the elective has not been of much value. So be sure to fill this out as WE ARE VERY INTERESTED IN YOUR REFLECTIONS. Up till now, there has been considerable variation in the quality of the logs submitted. Some of you have done exemplary work and in other cases the logs have been abysmal. I am not sure the grades completely reflected this wide range of quality, but from now on they will.

I would like to say a few words about our Clinical Pending status. All students who are on Clinical Pending have been offered sites in the UK and for one reason or another have chosen not to accept these appointments. I would like to encourage you all to seriously consider taking these sites in the UK. There are several reasons.

- They are 12 month rotations, so that you can remain settled and focus on your studies; travel from site to site is disruptive and interferes with the focus on learning.
- The British system teaches you the basics: histories, physicals, differential diagnosis (blocking and tackling). This to me is an ideal way to spend your 3rd year. This experience, supplemented with electives in the United States or the UK, is superior to core rotations students from American Schools are receiving in the US.
- St. Matthew’s University is paying a premium price for these rotations. This in itself is partially an expression of the dollar exchange rate, but in another sense represents our desire to find you THE BEST CLINICAL ROTATIONS THAT WE CAN.
These rotations in the UK are the equivalent of “green” rotations in the US and are considered so by the licensing boards in the States.

Two of the sites, Stepping Hill and Barnsley, include housing as one of their offerings. I can understand how some students might object to the cost of living in London, but that argument falls short when considering Stepping Hill and Barnsley.

Finally, I would like to announce the appointment of Paul Adams as Director of Clinical Services. Paul replaced Victor Hidalgo and will bring to the position years of experience and a thorough knowledge of the Clinical sites, in that he was responsible for many of these original contracts, and I know students already have appreciated his attention to their personal needs. Dr. Gary McCutcheon will focus on student issues as well and will devote much of his time to Clinical students and their issues. Our staff has agreed that responsiveness to student needs is our prime interest and goal and we hope that we can go beyond words on this issue.

I wish you well in the next quarter and hope that with all the turmoil, internal and external, that you will remain focused on your study of medicine, pass your exams, and become productive professionals.

Respectfully submitted,

John Randall, M.D. C.M
Dean of Clinical Sciences
St. Matthew’s University
School of Medicine

Congratulations to John T. Paruch! He is the winner of the St. Matthew’s Student Newsletter naming contest. The winning name was voted on by the staff of St. Matthew’s in Orlando.
Financial Aid Update

We continue to canvass the entire student loan market to find possible additional loan programs for you. While we work to add loan programs, we ask that you take full advantage of the current funding options:

1. Doctor’s Choice: Loans available for up to $60,000 per academic year. In most cases, you will need a cosigner; however, this requirement may be waived based on prior work history. The Doctor’s Choice program has a 3% origination fee which is deducted from the loan proceeds. **We are pleased to announce that Doctor’s Choice is now available for our veterinary students.**

2. TERI: Loans available for up to $12,500 per semester without a cosigner, and up to $65,000 per academic year with a cosigner.

3. Davenport MBA program: Students enrolled in the Davenport MBA program can qualify for Title IV loans without a cosigner. These can cover living expenses of up to $7,777 per semester during Basic Sciences on Cayman, and living expenses of up to $8,577 per semester during clinical rotations in the US or UK. The loans also cover the cost of the Davenport tuition, but not SMU tuition. Students without access to a cosigner should consider the Davenport program combined with TERI to cover the full costs of education. For the Davenport program, you only need to take one course at a time, and all courses are available on-line.

Cosigners may be any adult with good credit, and do not need to be family members. If a potential cosigner is concerned about the risk of your demise, you can establish an inexpensive term life policy with the cosigner as the beneficiary. If you have additional questions about financial aid, please contact our financial aid team at fa@stmatthews.edu.

Matthew Maniaci, the Senior Admissions/Financial Aid Coordinator, will be on Cayman the week of March 3rd. He will lead a general Financial Aid Question and Answer session open to all students at 5:30pm, Wednesday, March 5th in Lecture Hall 1. On Wednesday and Thursday he will be available to meet individually with students to discuss financial aid concerns.
Thank you for submitting questions to questions@stmatthews.edu. What follows are answers to the most common questions:

**Q.** What will be the outline for 5th semester on Cayman? Will Kaplan Live Lecture using Kaplan professors be available in Cayman next semester? If Kaplan is on Cayman, will I be able to take one 4th semester course during my 5th semester? Will it still be possible to take USMLE Step One during 5th semester?

**A.** Kaplan Live Lecture (using Kaplan professors) will comprise the 5th semester Fundamentals of Clinical Science course on Cayman. As has been the case in Miami, it will run during the first half of the semester. This will allow students who so choose to take Step One prior to completing 5th semester. ICM and CT will comprise the second half of the 5th semester. Students needing to take a single 4th semester course during 5th semester will be able to do so.

Please continue to submit questions to questions@stmatthews.edu.