



Their dream.
Our mission.

THE CASE FOR
Endowing Scholarships





Their dream.
Our mission.

"Our graduates are our greatest accomplishment.
They have bold ambitions to vastly improve health here
in our own communities and around the world.
The power of each gift supporting a student's education
is thus greatly magnified, as it will benefit so many."

— Michael F. Collins, MD
Chancellor, University of Massachusetts Medical School

Our students share their appreciation:

"The peace of mind made possible by your contributions has meant so much to me as I pursue my dream of becoming a physician."

"Words can simply not express the gratitude I feel to be given the chance to study at the University of Massachusetts Worcester."

"As a first-generation college student, I feel extremely honored to have the opportunity to enter the field of medicine and become a physician. I feel fortunate to attend a school like UMass and eventually join an alumni association that values compassion, diversity and generosity."

Dedication, Drive and Gratitude

Each September, the University of Massachusetts Medical School Alumni Association hosts an annual dinner at which the Medical School presents scholarship awards to student recipients and honors the donors who have made those scholarships possible. The stories that emerge from these celebrations reflect the transformative power of the gift of a scholarship—for both the students and the donors.

For many of our students—from those who are the first generation in their families to be college-educated to those from middle class families coping with the realities of the recession—the dream of becoming a physician would often be out of reach without scholarship assistance.



PATRICK DEMARTINO, Class of 2014

Raised in a single-parent household by his mother, Patrick Demartino was always told he needed to work hard to realize his dreams. Neither of his parents graduated from college, so it was important to his mother that Patrick be able to pursue his academic and professional interests. Working 80 hours a week, he helped pay his way through the undergraduate behavioral neuroscience program at Northeastern, but still was left with the burden of significant student loans that he brought with him as he applied to medical school.

“I always had an interest in science and wanted to work with people and not in a laboratory and decided to pursue a career in medicine. I was drawn to UMass by the sense of community that I found within the first 15 minutes of my interview. Having just begun my medical education at UMass, I’ve found the medical school community has exceeded all expectations. From top to bottom, everyone works toward a common goal. As much as my passionate instructors and supportive peers are helping me along my path, none of it would be possible without the financial aid programs. Without the generous donors it would be difficult for me to pursue my interests in primary care,” said Patrick.

Support Our Mission: Fulfill Their Dream

UMass Medical School was founded in 1962 to provide affordable, high-quality medical education to state residents and to increase the number of primary care physicians practicing in underserved areas of the state. Although established by the legislature as the commonwealth's first and only public medical school, UMass Medical School receives only four percent of its operating budget from the state.

As a result, philanthropy can and must play a significant role in helping the school fulfill its mission. A dedicated endowment for scholarships helps to provide the best education possible while assuring that it also remains financially within reach for all.

With your help, UMass Medical School can make a difference, not only in the lives of individuals hoping to study medicine, but also in the communities that will benefit from well-trained physicians who might not otherwise have been able to pursue a medical career.

UMass is Committed to Meeting Our Students' Needs Through Endowment

UMass Medical School is entering a new chapter in its dynamic history and building our scholarship endowment is a long-term priority. Endowed scholarship funds represent enduring legacies that make the UMass Medical School educational experience accessible to deserving students. Unlike current gifts, which are spent completely, endowed funds are invested, with only a portion of the earnings awarded as financial aid.

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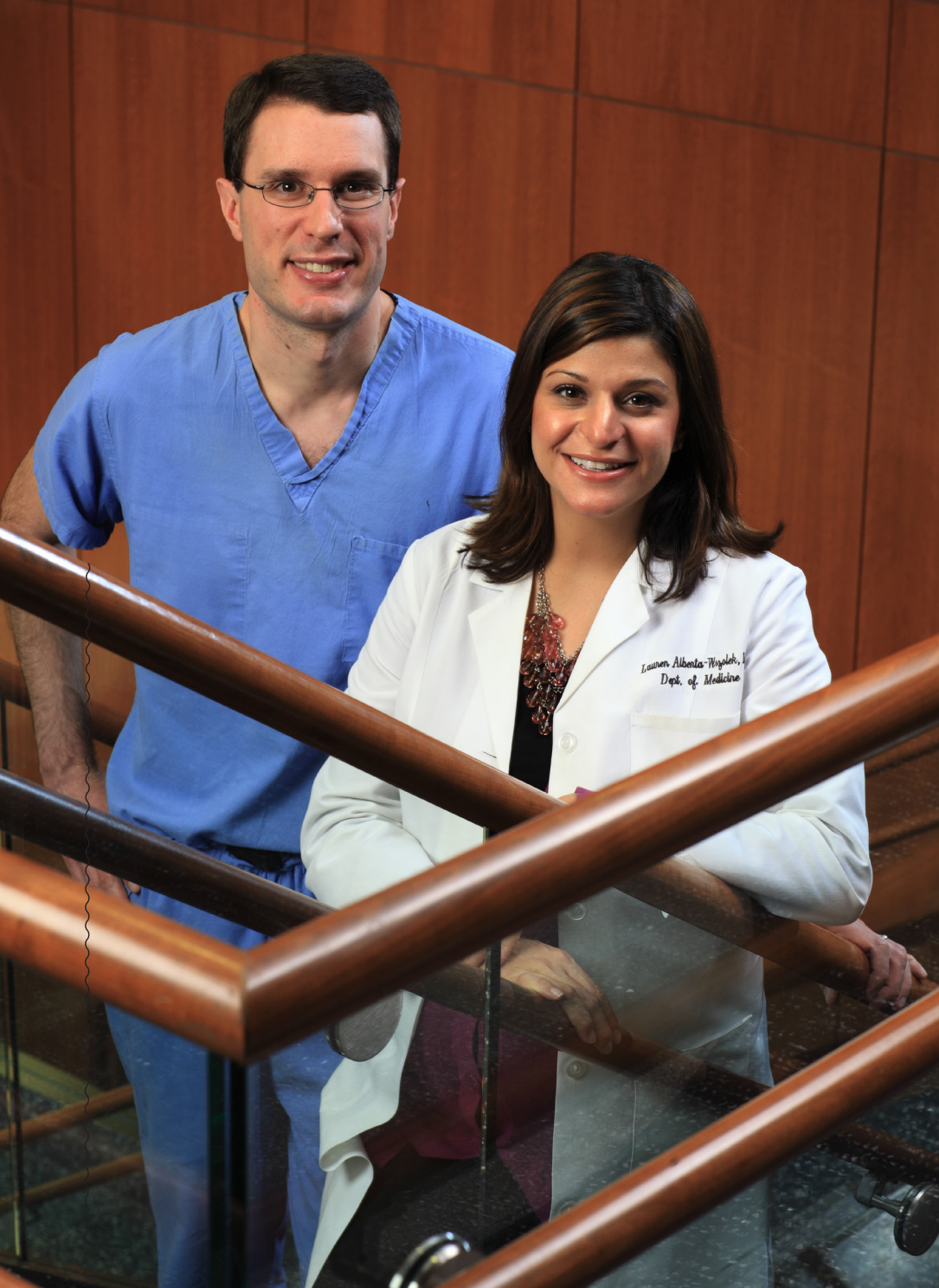
Private Support is Critical to Building Scholarship Endowment

The only way to build and strengthen UMass Medical School's scholarship endowment is with generous and consistent private support. A significant increase in endowed scholarships is vital to our mission of making medical education accessible and affordable for the residents of Massachusetts, building a learning community of diverse students and creating a distinctive character for the school. Your gift to scholarship endowment strengthens UMass Medical School as a whole, relieving the pressure on tuition revenues and providing a stable source of funds for generations to come.

A dedicated scholarship endowment ensures that a steady source of funds will be available to meet the needs of future generations and has the power to:

- Reduce the significant financial burden of medical education for our students
- Sustain an economically diverse and academically talented student body
- Enhance the financial accessibility of UMass to prospective students in relation to peer institutions with stronger scholarship packages

A scholarship has the power to transform the life of a student aspiring to make a difference in the world through medicine.



MATTHEW WSZOLEK, MD '05, and LAUREN WSZOLEK, MD '05

For Drs. Lauren and Matthew (Matt) Wszolek, it is all about giving back. Both 2005 graduates of the School of Medicine, they agree that they benefited from a great education and owe much to UMass for opening doors to excellent medical careers. Lauren chose to specialize in dermatology, remained at UMass to do her residency and has continued as an attending physician. Matt is pursuing a career in urology and is finishing up his residency at Lahey Clinic in Burlington. "Our UMass education molded us and we are motivated each year to give to the scholarship program so that other students less fortunate are able to access the great medical education that benefited us," said Lauren.



MARGUERITE RAFUSE, UMMS PARENT '83

Ms. Marguerite Rafuse, the parent of a UMass Medical School graduate, recognized the power of helping to bring medical education within reach for all qualified students. Inspired by the legacy of her daughter, she is making lifelong dreams possible through her generosity. After the tragic death of her daughter, Linda, Ms. Rafuse contacted the UMass Medical School Alumni Association to see if there was a way she could financially help other young women achieve their goals to become physicians. The result of these conversations led to the founding of the Linda Rafuse Goudey, MD, Memorial Scholarship to be awarded to a young woman enrolled in the Medical School.

Each year, Ms. Rafuse attends the annual Scholarship Dinner and enjoys meeting the recipient of her daughter's award. "It means a lot to me to continue this scholarship each year because I know I am helping a medical student live her lifelong dream of becoming a physician—and I know that would have made Linda happy," says Ms. Rafuse. She finds great reward with what she is doing, especially given the large amount of debt these medical students have accumulated from undergraduate education. "Financial aid is so important to support the future generations of good physicians and leaders in medical research," continues Ms. Rafuse.



A Dedicated Scholarship Endowment Has the Power to...

Reduce the Significant Financial Burden of Medical Education

The standard practice among U.S. medical schools when assessing financial need is to include tuition and fees; books and equipment; living expenses; transportation; and health insurance.

The magnitude of medical school-associated costs over the four years can be so significant that some individuals do not even consider the possibility of fulfilling their dream of becoming a physician. The amount of time required for their medical education and residency training often places them well into their thirties before they are in a position to begin repaying educational loans.

As the commonwealth's only public medical school, the cost of attending UMass is significantly lower than attending a private medical school. Nevertheless, the accumulated debt can be prohibitive for economically disadvantaged students. One way to reduce the loan burden faced by young physicians at the start of their professional lives is to support them with scholarships—that is, financial support that does not have to be repaid.

Recognizing the importance of scholarship assistance, in 2009 UMass Medical School leadership made a significant commitment to provide scholarships by using current revenue sources to accommodate the financial needs of our students.

For us to continue to meet the financial needs of our students, we must build our scholarship endowment. Our goal of providing scholarships for all students in need will be possible and sustainable through our endowment efforts and the generous support of our donors.

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LINDSAY GITTENS, Class of 2012

For Lindsay Gittens, her dream to become a doctor began at the age of ten. As a young girl, she excelled in science and math and knew she wanted a career that would enable her to help people. Lindsay had the opportunity in high school to shadow a doctor, introducing her to a real-world hospital environment and the life of a physician. That experience, combined with her work as a unit coordinator at Brigham and Women's Hospital, cemented her decision to pursue a pre-med undergraduate education and, ultimately, medical school.

Ms. Gittens was thrilled to be accepted to UMass Medical School, as she believes it is both an extraordinary and affordable school close to home. Growing up in Cambridge and attending private schools throughout her early education, Lindsay recognizes how fortunate she was to benefit from external sources of financing. Now a third-year medical student who has received scholarship aid at UMass Medical School, Lindsay recounted, "I would not have gotten where I am today without financial aid. Every day I am truly grateful for all of the support of so many generous people whose commitment to my education instills a desire within me to return the gift to future generations of UMass Medical School students."

A Dedicated Scholarship Endowment Has the Power to...

Sustain a Diverse and Academically Talented Student Body

At UMass Medical School, it has always been important to have a steady source of scholarship funds available to ensure that we are able to attract a diverse pool of gifted students regardless of their ability to pay.

Including students from different backgrounds and experiences enhances the education of all medical students. Minority physicians are more likely to provide care for minority, underserved and disadvantaged populations and to understand the challenges facing these populations in maintaining their health.

Although efforts at medical schools across the country have been focused on achieving ethnic and socioeconomic diversity, significant barriers still confront students from families with lower household income. A study conducted by the Association of American Medical Colleges (AAMC) between 1987 and 2005 revealed the following:

- Between 48 and 57 percent of medical students came from the highest quintile of household income.
- No more than 5.5 percent of medical students came from the lowest quintile.
- In the most recent year of data, more than 75 percent of medical students came from families in the top two quintiles of family income, reflecting an impact on the middle as well as the lower quintiles of household income.

Scholarship endowment gives UMass Medical School the flexibility to create the most distinctive blend of individuals within our learning community.

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JENNIFER LINDWALL SCHWAB, MD '98

Now a pediatrician, Jennifer (Jenny) Lindwall Schwab, MD, had aspirations as a young child to work with children. Her parents, who were both nontraditional college students, placed significant value on education. Jenny watched firsthand as her dad went to college at night and, during her senior year in high school, stood proudly by as her mother received her college degree.

"I looked at a lot of medical schools and it was a physician faculty member at Tufts Medical School who encouraged me to look closely at UMass. I was impressed with the UMass faculty, the size of the student body, the clinical clerkships and its primary care focus, and having now graduated, am so pleased with my decision." Even though she felt it was the best bargain around, she would not have pursued a medical degree at UMass without the financial assistance that she was fortunate to receive from the school. "My experiences have truly prepared me to be a doctor and not having the financial burden of so many other medical students has allowed me to pursue my dream to have my very own pediatric medical practice." When asked why she is giving back now, Jenny replied, "I am passionate about the mission of UMass, its commitment to undergraduate medical education and its efforts to strive for excellence in all that they do. I am so proud to be an alumna of one of the top medical schools in the country."



A Dedicated Scholarship Endowment Has the Power to...

Enhance the Financial Accessibility of UMass Medical School to Prospective Students in Relation to Peer Institutions

Although our tuition remains reasonable when compared to those of private medical schools, some prospective students with financial need ultimately decline admission to UMass Medical School because we are not able to offer scholarship aid to cover medical school-associated costs that other, more expensive schools provide. This is the case because the larger endowments controlled by many private medical schools—built up over years of generous support and investment gains—allow them to fund more substantial scholarships for students with established need.

A scholarship endowment enhances the ability of UMass Medical School to fulfill its founding principle of providing accessible medical education.

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Your Gift Will Fulfill a Student's Dream and a School's Mission

There is both power and joy in giving of oneself to benefit another. The gift of an endowed scholarship will allow you to see your generosity at work over your lifetime. When you look back over a decade or more, you will realize the impact and significance of your generosity on once-aspiring physicians who have become active members of the medical profession serving their communities.

We hope you will partner with us to build UMass Medical School's endowed scholarship fund. Experience the gratifying reward of knowing that you are making possible the fulfillment of a student's dream and a school's mission.

**Help support the mission of UMass Medical School
and the dream of an aspiring medical student:**

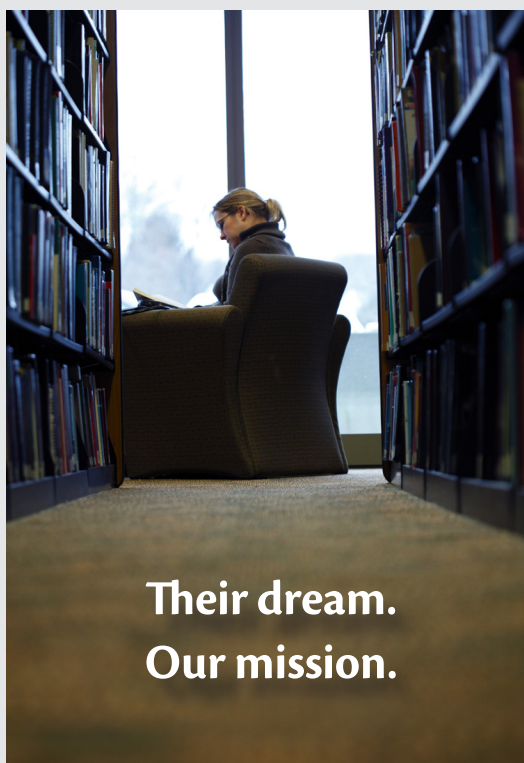
- Establish an endowed scholarship with a gift of \$25,000, or**
- Create a term scholarship with a gift of \$2,500 per year for five years**

**To learn more about making a gift, you may
contact the Development Office at 508-856-5520
or e-mail giving@umassmed.edu.**



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