

EDUCATING HEROES

PROGRAMS - COURSES - STUDIES



Unfolding Possibilities

THE FUTURE OF BECOMING A MEDICAL DOCTOR, YOU HAVE IMAGINED IS ABOUT TO UNFOLD. YOU'VE SET HIGH GOALS. CMU WILL GUIDE YOU TO ACHIEVE THEM. WE'RE DEDICATED TO DEVELOP THE WHOLE PERSON BY PROVIDING A BROAD MEDICAL ART FOUNDATION AND STRONG MOTIVATIONS.



A Warm Welcome from Caribbean Medical University

Thank you for your interest in Caribbean results in medical education. We will put the welfare Medical University (CMU). We invite you of colleagues, students and patients above our own Preparation for lifelong success to learn more about the outstanding education and professional opportunities offered at our institution.

The core values of CMU are integrity, teamwork, innovation, excellence, leadership and professionalism. We at CMU strive for the highest ethical standards in the performance of our duties. We hope to achieve success through collective performance, adaptability and mutual respect. We are proudly committed to achieving superior results and to exceeding the

expectations of our American, British and European colleagues. Administration, faculty, staff and students are all committed to go willingly and enthusiastically beyond what is expected, in order both to follow bold leadership and give leadership to others so as to achieve superior interests, and will strive for altruism, accountability and respect for others. Your decision to become a physician is a life-altering one. Where you choose to study will be equally as important. As you weigh your medical school options, we welcome you to visit our modern campus and spend time with our caring and committed faculty and students. We all look forward to seeing you on campus.



Preparation for lifelong success

Caribbean Medical University has been established to educate and inspire scholars and future leaders, who will advance the practice of medical science. The mission of CMU is to educate medical students in accordance with the highest professional standards; to prepare clinicians to practice patient-centered medicine of the highest standard; and to identify and answer fundamental questions in the mechanisms, prevention and treatment of disease, in health care delivery and in the basic sciences.

As a measure of their competence, every graduate of the CMU will:

The Science and Practice of Medicine

Apply scientific principles and a multidisciplinary body of scientific knowledge to the diagnosis, management, and prevention of clinical problems;
Understand the variation in the expression of health and disease through critical evaluation of biomedical research;

Clinical Competence

Obtain a sufficient level of medical knowledge to understand the basic facts, concepts, and principles essential to competent medical practice;
Exhibit the highest level of effective and efficient performance in data gathering, organization, interpretation and clinical decision making in the prevention, diagnosis, and management of disease;

The Social Context of Medicine

Understand and respond to factors that influence the social, behavioral, and economical factors in health, disease and medical care;

Communication

Demonstrate effective and compassionate interpersonal communication skill toward patients and families necessary to form and sustain effective medical care;
Present information and ideas in an organized and clear manner to educate or inform patients, families, colleagues and community;

Professionalism

Obtain a sufficient level of medical knowledge to understand the basic facts, concepts, and principles essential to competent medical practice;
Exhibit the highest level of effective and efficient performance in data gathering, organization, interpretation and clinical decision making in the prevention, diagnosis, and management of disease;

Beyond your **Expectations**

At the beginning of 2006 Caribbean Medical University Foundation supported by the Government of Curacao and the Central Government of Netherlands Antilles began a new way of educational standards by establishing a medical school on the island of Curacao. The school is recognized by the Ministry of Health and the Ministry of Education. The dream of creating professionally managed and operated institution became reality.

UNIVERSITY PROFILE

- **Official Name:** Caribbean Medical University
- **Admission Offices:** Des Plaines, IL (USA)
- **Campus Location:** Willemstad, Curacao
- **Clinical Rotations:** over 350 slots throughout the United States, United Kingdom & Canada
- **Academic Calendar:** 14 week Trimester (Pre-Med & Basic Sciences); Four 12 week Semesters (Clinical Sciences)
- **Faculty Staff Qualifications:** MD, PhD, PsyD, PharmD and MBBS
- **Accreditations & Recognitions:** WHO, Avicenna, IMED, ECFMG, MCC, GMC, Ministry of Education and Ministry of Health
- **BS Student-Teacher Ratio:** 35-1
- **Official Name:** Caribbean Medical University
- **CS Student-Preceptor Ratio:** 5-1
- **Average Class Size:** 27 students
- **Cost of Living:** \$600-\$800 per month
- **Cost of Attendance:**
Premedical - \$3900 per semester
Basic Science - \$5900 per semester
Clinical Science - \$8900 per semester
- **Financial Aid:** Private Loans, Scholarship, Payment Plans, Tuition Discount

The small class size at CMU is amazing. The professors welcome conversation outside of class and are always eager to help out. I've talked to my friends at other medical schools and I think the workload here is heavier. But that's what makes CMU so good. The professors are really preparing us.

Jordan Harris | Basic Science Student



CMU Facts at a Glance

Excellent curriculum and highest teaching standards.

We have created a U.S. based curriculum and appointed most qualified faculty members to prepare students for passing a series of exams known as the United States Medical Licensure Exam (USMLE) in a first attempt. There are numerous visiting professors from U.S. & Canadian medical schools coming every semester to implement highest education standards. The school also offers USMLE Review Course of Medical Science in Chicago, Illinois, to directly assist you in preparation for this critical exam;

Large in scope Clinical Rotation Slots Database

CMU has established cooperation with over 350 preceptors in 78 hospitals and training centers throughout US, Canada & UK to provide its students with a wide selection of clinical clerkship locations with no waiting time;

Competitive tuition fees and strong financial aid

CMU offers very reasonable cost of attendance along with easy accessible Financial Aid to every single student, which makes our university affordable to everyone seriously considering to study medicine;

Beautiful, safe and quiet study environment

Curacao is an excellent place to study. The island is located outside of the hurricane belt with low crime rate, nice climate, convenient transportation, economic and political stability.

Outstanding Campus

Caribbean Medical University is located in a US standard, A-class, WTC 20,000 square meter complex featuring 400-seat auditorium, 19 classrooms, university offices, computer lab, library, fitness center, student lounge, 2 restaurants, on-site bank, 300-room guest hotel and 1200- car parking lot. The safety of all students and employees is provided by 24/7 security personnel and digital monitoring. The facilities promote teaching and learning, as well as encourage an overall living experience for medical students.

Student Dormitories

We are proud to be among only few offshore medical schools that provide students with on-site student dormitories. There are 100 units on campus and another 40 units within 20 minutes walking distance from the campus, available to students at a very competitive rate. The rate includes room, wired Internet connection, Direct TV, water, electricity, A/C, small microwave, stove, and transportation.

Innovative teaching methods

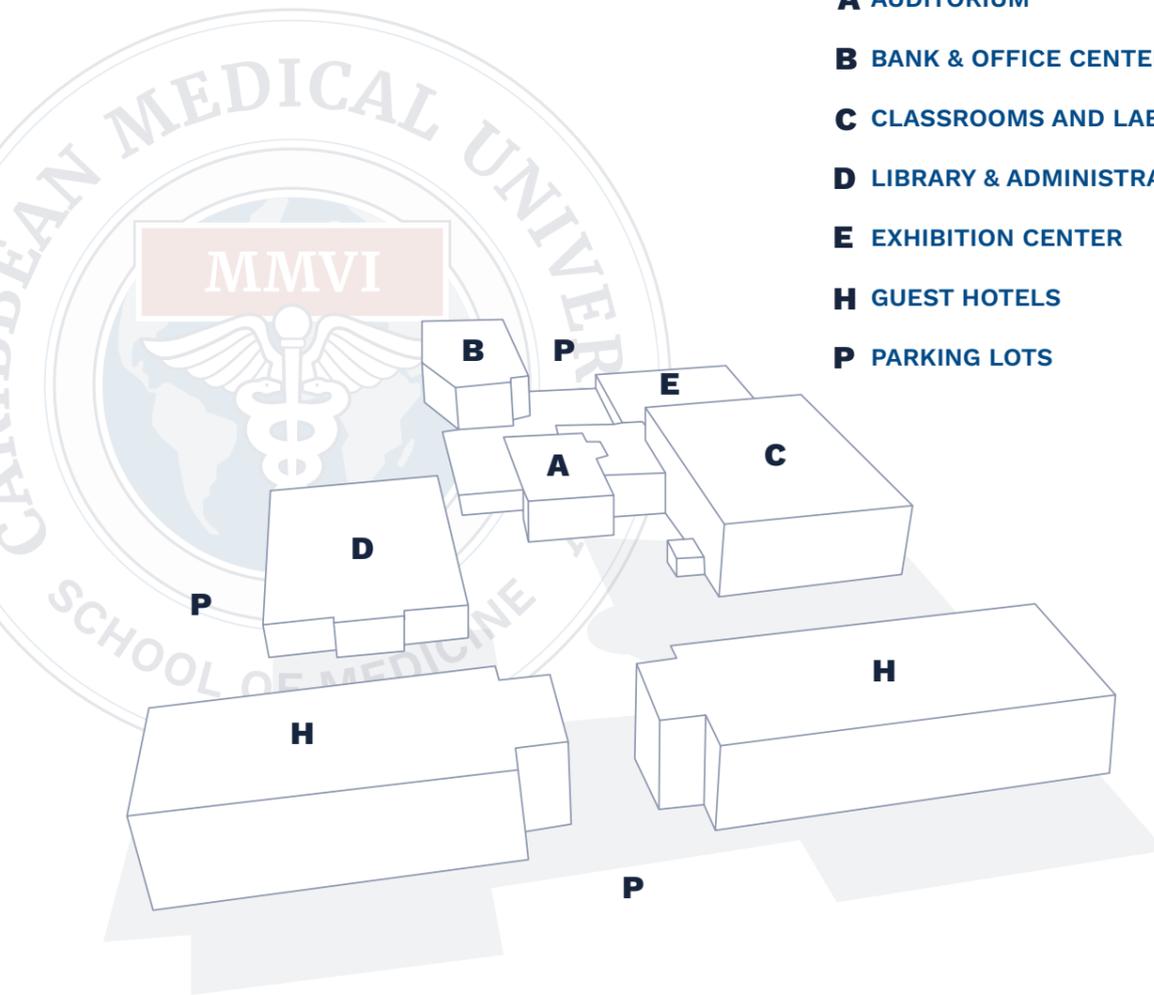
We have developed and are constantly improving our educational infrastructure including online Question Banks, Teacher Evaluation Forms, Live Lecture Streaming and other innovative solutions such as EduDesk, SIS and PubMed to allow the students to utilize the best education resources. On top of that we created MYCMU service to let you effectively manage your student account online.



Beautiful and Safe **Study Environment**

The campus is located in the one of the largest facility on the island. It is a modern building situated in the capital of the island, Willemstad. Renovated in 2012, a US standard, A-class, 20,000 square meter complex featuring 400-seat auditorium, 19 classrooms, university offices, computer lab, library, fitness center, student lounge, 2 restaurants, on-site bank, 300-room guest hotel and 1200-car parking lot. It's been designed to provide an outstanding teaching environment for up to 2000 students; The safety of all students and employees is provided by 24/7 security personnel and digital monitoring. The facilities promote teaching and learning, as well as encourage an overall living experience for medical students.

We are proud to be among only few Caribbean medical schools that provide students with on-site student dormitories. There are 30 units within 20 minutes walking distance from the campus, available to students at a very competitive monthly rate. Clarion Hotel & Suites is attached to the main campus building and serves as a place to live for our faculty members, administration and visiting professors as well as short time stay of students, their families and guests.



A AUDITORIUM

B BANK & OFFICE CENTER

C CLASSROOMS AND LABS

D LIBRARY & ADMINISTRATION

E EXHIBITION CENTER

H GUEST HOTELS

P PARKING LOTS

Accreditations and **Recognitions**

CMU GOES BEYOND SMALL CLASS SIZES AND INDIVIDUALIZED ATTENTION. OUR PROFESSORS GET TO KNOW YOU PERSONALLY, AND THEY'RE ALWAYS AVAILABLE TO HELP YOU OR ANSWER YOUR QUESTIONS.

Caribbean Medical University has been chartered by the Government of the Island of Curacao and is recognized by the following professional organizations:

Government of Curacao

The Government of Curacao by granting a permit to Caribbean Medical University School of Medicine allows our faculty to teach the art and science of medicine, and our medical school to operate an educational institution on the island of Curacao.

World Health Organization (WHO)

A specialized agency of the United Nations that acts as a coordinating authority on international medical education. WHO Department of Human Resources for Health (HRH) is upgrading the world directory of medical schools, formerly available via WHO's website.

Medical Council of Canada (MCC)

In order to apply for Licensure of the Medical Council of Canada (LMCC), a graduate our university must pass both Medical Council of Canada Qualifying Examination Parts (MCCQE Parts I and II).

Educational Commission for Foreign Medical Graduates

International Medical Education Directory (IMED) is a division of the ECFMG. An international medical school is now required to be recognized by IMED in order for their student and graduates to apply and sit for the United States Medical License Examination (USMLE).

United States Medical License Examination (USMLE)

It is a multi-part professional exam sponsored by the Federation of State Medical Boards (FSMB) and the National Board of Medical Examiners (NBME). Medical doctors are required to pass before being permitted to practice medicine in the United States of America.

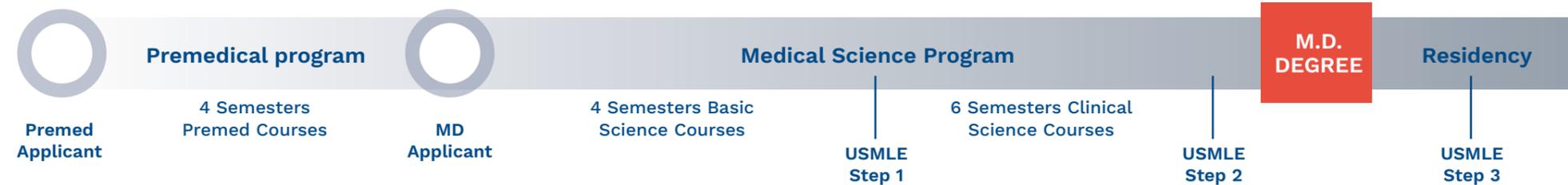
Federation of State Medical Boards (FSMB) tion (USMLE)

The Federation of State Medical Boards (FSMB) is a national not-for-profit organization representing the 70 medical boards of the United States and its territories. For more information on the practice of medicine in the United States.



Learning opportunities that are unparalleled

OUR EDUCATIONAL EXPERIENCES DEVELOP CHARACTER AS WELL AS INTELLECTUAL AND SOCIAL SKILLS TO PREPARE YOU FOR A LIFETIME OF PERSONAL GROWTH, PROFESSIONAL FULFILLMENT, AND SERVICE TO OTHERS. WHETHER YOUR GOAL IS A CAREER, GRADUATE OR PROFESSIONAL SCHOOL, DISCOVER THE UNFOLDING POSSIBILITIES THAT CMU HAS TO OFFER.



A solid foundation in Basic Medical Sciences is essential for the development of strong clinical skills. At Caribbean Medical University, a carefully designed Basic Science curriculum provides students with the necessary knowledge and skills to successfully progress through the clinical phase of medical education.

The Basic Science faculty on Curacao is an exceptional group of professors and scholars who are dedicated to teaching and who spend a great deal of time with the students. The final phase of the Basic Science education involves preparation for the first part of the United States Medical Licensing Examination (USMLE). The opportunities for clinical education are many and varied. Caribbean Medical University has clinical sites

in the United States and Canada. All sites offer the same basic clinical education even though there may be local differences due to the venue. Once core rotations in Medicine, Family Practice, Ob/Gyn, Pediatrics, Psychiatry and Surgery are complete, students have the opportunity to take elective rotations in a wide array of clinical disciplines.

Curriculum

Caribbean Medical University, based on its accreditation of the main campus on Curacao, is permitted to offer the following two academic programs:

- 3 semester Premedical Science Program (Premed)**
- 10 semester Doctor of Medicine Program (MD)**

Premed Curriculum is comprised of 3 semesters taught on Curacao and upon its completion students automatically enter into MD program.

MD Curriculum is comprised of 10 semesters: 4 semesters of Basic Medical Sciences taught at the medical campus on Curacao followed by 6 semesters of Clinical Medical Sciences taught at affiliated hospitals and approved training centers in the United States.

PREMED: SEMESTER I - III

Premedical Science Program

The Premedical Program is designed for high school graduates or those with less than 90 college credit hours. It provides students with the firm foundation needed to be accepted into MD Program.

The Premedical Program is designed to provide students with the strong foundation needed to handle the rigorous course of study they will experience in the MD Program. Premed consists of 3 semesters (16 weeks each) and has been designed for high school graduates or college students with less than 90 credit hours, who seek admission to a medical school and

don't meet the MD Program requirements.

This four-semester program can be entered at each year depending upon academic qualifications. It offers undergraduate

sciences and laboratories, as well as post high school level of Biology, Chemistry, Physics, Organic Chemistry, English Composition and Calculus. Those courses contribute to the overall goals of a pre-professional education and much of the final semester of the premedical program is taught by the medical school faculty members.

Promotion into the Medical Sciences Program

Students must achieve a 'B' average to maintain satisfactory academic progress. To be eligible for promotion into the medical sciences, a student must successfully complete the three Premedical semesters with at least 2.5 GPA and pass the Premedical Science Post Examination (PSPE).

Premedical Science Program courses including credit hours have been outlined below.

- **Foundation Biology** (12)
- **General Chemistry** (10)
- **Calculus** (8)
- **Physics I** (10)
- **Organic Chemistry I** (12)
- **Human Biology** (10)
- **Physics II** (10)
- **Organic Chemistry II** (12)
- **English Composition** (8)

PREMED: SEMESTER I - III

Basic Science Program

BASIC SCIENCE COURSES PREPARE STUDENTS FOR PASSING USMLE STEP 1 EXAMINATION AND ENTERING CLINICAL CLERKSHIP. THE MD PROGRAM REQUIRES A BACCALAUREATE DEGREE OR AT LEAST 90 CREDIT HOURS OF UNDERGRADUATE EDUCATION FROM AN ACCREDITED INSTITUTION. IT LEADS TO THE DEGREE OF MEDICAL DOCTOR (M.D.)



During semesters 1-4, students concentrate on studying Basic Medical Sciences for 16 months. It involves concentrated study of Basic Medical Sciences. Anatomy, Histology and Biochemistry are the main focus for the first semester. The following semesters explore a logical sequence of science coursework including advanced courses in Physiology, Microbiology, Immunology, Pathology and Pharmacology.

CMU's newly reformed curriculum introduces students to clinical medicine as early as the second semester through the Introduction to Clinical Medicine (ICM) course. This allows students to experience the clinical application to the Basic Medical Sciences well before they advance to the clinical portion of the program. CMU administers both subject and comprehensive review exams intended to provide students with

the opportunity to familiarize themselves with the medical board examinations. While they are not counted toward a student's academic grade, they are used to assess his or her readiness to be certified to take the medical board examinations.

The Basic Science semesters follow the new paradigm in medical education. All of the traditional didactic classroom and lab work is conducted in modern facilities. After completing Basic Medical Sciences, students are required to take the USMLE Step 1. Upon successfully passing the exam, they are promoted to Clinical Medical Sciences.

MD: SEMESTER I - IV

www.cmumed.org

Clinical Science Program

The USMLE Review Program is devoted primarily to USMLE exam and the Clinical Sciences. The semester acts as a bridge between the Basic Science curriculum and the Clinical Science curriculum.

After completing the four (4) semesters of Basic Science, students are required to take the USMLE Step 1. Upon successfully passing the exam, students proceed to clinical medical sciences in which clinical rotations are focused. The Office of Clinical Student Affairs staff offer instruction regarding clerkships and serve to facilitate the placement of students with an affiliated teaching hospitals in the U.S. Each clinical site in the United States has a residency program approved by the Accreditation Council for Graduate Me-

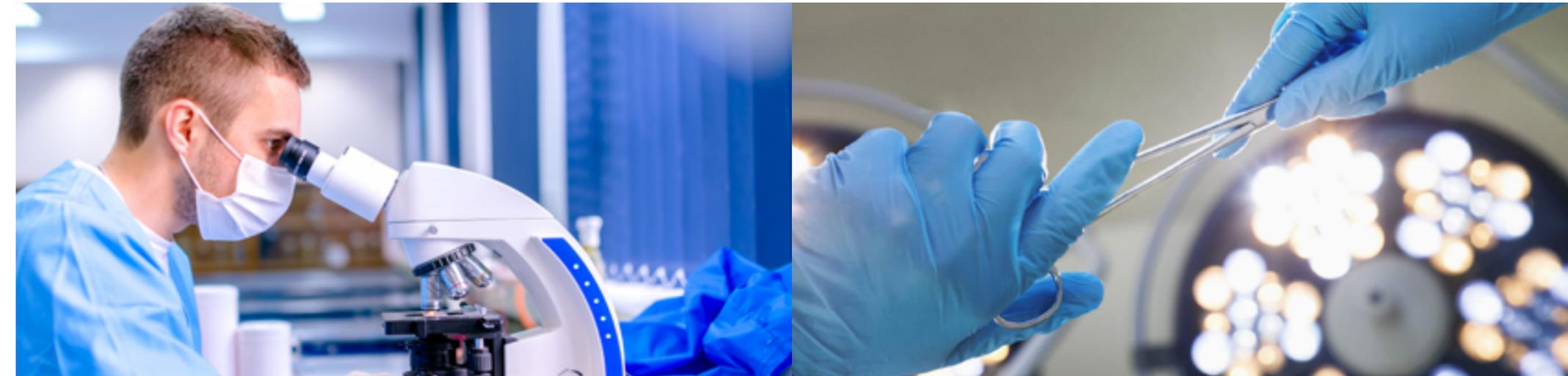
dical Education (ACGME) or is affiliated with a medical school accredited by the Liaison Committee on Medical Education (LCME).

All of the hospitals in the CMU network have a site director, one or more clerkship directors, administrative staff and faculty members charged with teaching, supervising and otherwise facilitating the clinical experience for CMU students.

Students receive preparation for the USMLE via the Basic Science curriculum, Pass Program review course (8-12 weeks) or Kaplan review course (8-14 weeks) and an electronic final exam of seven hours simulating the actual USMLE, and course examinations that have been written in USMLE format.

During semesters 5-10, students experience clerkships focused on clinical medical sciences for 72 weeks. Clerkships consist of Clinical Core Rotations and Clinical Elective Rotations. Sites in the U.S. offer residency programs approved by the Accreditation Council for Graduate Medical Education (ACGME) or are affiliated with a medical school.

After completing core clerkship rotations students are eligible to take the USMLE Step 2. Upon successfully passing the exam, students proceed to a residency program. Most students take Step 2 before graduation in order to be ECFMG certified and then apply for a residency.



MD: SEMESTER V - X

www.cmumed.org

Steps to become a **Medical Student**

THE ADMISSIONS COMMITTEE CONSIDERS MANY FACTORS AS RELEVANT PREDICTORS OF A GOOD MEDICAL STUDENT. HOWEVER, AS MEDICAL SCHOOL IS A RIGOROUS ACADEMIC CHALLENGE, THE COMMITTEE MUST BE SATISFIED THAT A PROSPECTIVE STUDENT HAS THE ABILITY TO SUCCESSFULLY ASSIMILATE THE CURRICULUM.

Welcome to the Admission Department at Caribbean Medical University, where you can find information about medical school application process. Thank you for considering CMU on your way to become a Doctor of Medicine.

This section will guide you step by step through the admission process including the eligibility and requirements, necessary submittals and application procedures. Please feel free to contact the Department by either mail, email, phone or live support if you have any questions or concerns regarding the enrollment to our medical school.

As a prospective medical student, you are looking for an institution that will provide its resources and support towards reaching your goal of a Doctor of Medicine Diploma. This is what you will find at Caribbean Medical University, a medical school dedicated to prepare students to pass USMLE exams and become eligible to practice medicine.

Premedical Science Program Eligibility

Three semester of Premedical Sciences are offered to accommodate students from different academic backgrounds as a foundation for Medical Sciences, therefore, all Premed Applicants have to meet the following requirements:

- **High School Diploma**
- **GPA: 2.8**
- **TOEFL: 231 or IELTS: 6.0 (if applicable)**

Please Note: Applicants with lower GPA scores or no MCAT should have strong letters of recommendation and satisfy the Admissions Committee that they possess strong motivation to study medicine. Preference will be given to Applicants who have passed MCAT or have earned a Bachelor's Degree or higher. Additionally, a personal interview may be requested at the discretion of the Admissions Committee.

Medical Science Program Eligibility

■ Baccalaureate Degree or at least 90 credit hours of undergraduate studies including the following subjects: one year of Biology or Zoology, Organic Chemistry, General Chemistry, Physics, one semester of Math: Calculus, Computer Science, or Statistics and one semester of English.

- **GPA: 2.8**
- **MCAT - optiona**
- **TOEFL: 231 or IELTS: 6.0 (if applicable)**

CMU Office of Admissions

At Caribbean Medical University, our team of admission advisors is available to assist you and respond to any concerns quickly and efficiently. We are interested in the whole individual and evaluate applications using all components of the application package. Our goal is to determine whether or not you have the academic ability and determination to pursue a rigorous medical school education.

There is no deadline to apply to CMU due to its rolling admissions, however prospective students should plan on completing their application 2-4 months prior to the semester they are seeking. Semesters start in the first week of January, May and September.

To apply for admission to Caribbean Medical University, prospective students must submit the following items:

- A completed application form available online or in a PDF format.
- A non-refundable application fee of U.S. \$75 payable to Caribbean Medical University.
- Two passport size color photos (2" x 2").
- Official transcript(s) are to be sent in an official sealed envelope directly from the college or university to the Office of Admission. Premedical Science applicants send High School Diploma.
- Two official Letters of Recommendation (LOR). The LOR must be on official letterhead stationary and must be signed.
- A Brief Resume along with personal comments regarding your medical career expectation typed on one letter-sized page (8 1/2 x 11).

Please Note: All documents forwarded to the Admission Office become a property of Caribbean Medical University. Documents can be uploaded using the online application process instead of mailing the application and the supporting documents to our Admissions Office.

Within Four weeks of acceptance notification, enrolled students should submit an acknowledgment of admission in a form of a \$ 1,000 (one thousand) non-refundable deposit in order to reserve a seat in the class. The amount will be credited to the first semester tuition. Upon payment of the seat deposit, the student will receive a WELCOME PACKET (Orientation Guide) containing pertinent information on how to settle down on Curacao and how to prepare for the classes.

CMU offers quality that is affordable

A close look at Caribbean Medical University shows we're an exceptional value for your education. At CMU, we're committed to serving qualified students regardless of your financial situation. And your faculty adviser will work with you to ensure that you do what is necessary to complete your degree in only four years of full-time study. The Finance Department provides

general information to prospective, currently enrolled students and families about the cost of medical education and available options to finance it. Here you will find information about the tuition and fees, scholarship programs, available types of financial aid programs, the aid application process and procedures. Based on our experience, approximately 60% of the

students of medical schools in the Caribbean may need financial support to pay a part or all of their educational expenses incurred while studying medicine.

Get more financial aid and scholarship information at www.cmumed.org/financialaid/



At Caribbean Medical University we designed the tuition fee structure in a "student friendly" way, that makes a dream of medical career more affordable to every student willing to study medicine. School tuition fees are due and payable prior to the beginning of each semester. Other school fees are due by the due date on the invoice, usually within 30 days. All students paying tuition and fees are entitled to the university services, facilities such as Student Center, Laboratories, Library Services, Computer Rooms, Activities Center and other education related services. Required fees must be paid by all students.

CMU's Finance Department

- provides assistance in financial planning, budgeting, and completion application documents;
- manages the financial aid programs available to CMU students;
- administers the scholarships and payment plans;
- oversees and approves the student loan disbursement process;
- counsels medical students on debt management solutions.

Tuition and School Fees

The following table below specifies the tuition, school fees and other student expenses per semester /4 months/ unless otherwise specified. All listed amounts are in U.S. dollars

Fees Schedule Per Semester	Premed	Basic Science	Clinical Science
Full-time Tuition	\$3,900	\$5,900	\$8,900
Student Government Fee	\$40.00	\$40.00	\$40.00
Health / Malpractice Insurance¹	\$180.00	\$180.00	\$290.00
Single Occupancy Dormitories Rate²	\$2400.00	\$2400.00	n/a
Single Occupancy Dormitories Rate³	\$2400.00	\$2400.00	n/a
Double Occupancy Dormitories Rate²	\$1600.00	\$1600.00	n/a
Double Occupancy Dormitories Rate³	\$1600.00	\$1600.00	n/a

¹ Health Insurance is mandatory while on the island. Students can either enroll in a Health Insurance Plan on the island or provide proof of their private coverage.

² Per semester/ 4 months for Clarion Dorms. The rate includes water, electricity, A/C, Internet, Direct TV and transportation.

³ Per semester/ 4 months for Andres Bello Dorms. The rate includes water, electricity, A/C, Internet, Direct TV and transportation.

Average Cost of Living

Cost of living varies from student to student but on average you will need to budget about \$700.00 US to \$1000.00 US per month however roommates, conserving their utilities, cooking at home, and budgeting daily spending will help bring these costs down. The cost of transportation will vary depending on the ways to commute. Every student has different needs, so these amounts are ONLY meant as an average.

Payment Options

The Bursar's Office is responsible for billing and collection of student fees. Payments may be made by cash, check, money order, bank draft, auto-debit, ACH, wire transfer or major credit card. A student approved for loans but waiting for disbursement may provisionally register for classes.

Withdrawals and Refunds

Students who wish to withdraw from the school are required to obtain a withdrawal form and return it with appropriate signatures of the correct office. Students officially withdrawing from the University will be credited for tuition and refundable fees in accordance with the following schedule, less the Enrollment Reservation Fee:

- Before the first day of class - 100%;
- Within the first week of the enrollment period - 80%;
- Within the second week of the enrollment period - 60%;
- Within the third week of the enrollment period - 40%;
- Beyond 3rd week of the enrollment period: No Refund;

Please Note: CMU reserves the right to change tuition, school fees and refund policy at any time, without prior notice.

Financial Aid and Scholarships

Caribbean Medical University offers Student Loan Programs depending on the country of the student's origin. Financial aid is awarded on the basis of "need," which is determined from information supplied on the application form and approved by University's official. It is important that medical students anticipating the need for financial assistance at any time during their education undertake early long-term planning. The Finance Department welcomes the opportunity to help students develop these plans.

EdMed

This program is designed specifically for select, high quality, non U.S. based medical schools and Caribbean Medical University is proud to be one of them.

Program Details:

- Funds can be disbursed up to 60 days prior to the beginning of the loan period
- Annual loan amounts available from \$10,000 up to \$60,000 based on cost of education and CMU certification of the loan. Maximum aggregate limit of \$250,000 for all student loan indebtedness.
- Interest is calculated on a variable rate equal to the 3 month LIBOR plus 6.95%. Interest is capitalized at the beginning of repayment and at the end of any forbearance period.
- Payments may be deferred during the in-school period with repayment beginning 6 months after graduation. Payments may be deferred up to 48 months during an Internship/ Residency period, as certified by the program manager

- Up to 20 year repayment term with no prepayment penalties

CMU's MedLoan

The MedLoan Financial Aid Program is a credit-based loan, insured by the Caribbean Medical University Foundation, therefore our students, approved for the program will never be affected by third party companies discontinuing loan programs for Caribbean medical schools, as it happened recently.

Eligibility: Full time students and accepted applicants, who are U.S. citizens or Permanent Residents qualify for the MedLoan without a cosigner if their credit report FICO score is not less than 680, however applying with a creditworthy cosigner may reduce the interest rate and increase approved loan amount. Students and accepted applicants from other countries require a cosigner. A cosigner must be a creditworthy U.S. Citizen or Permanent Resident.



Several Scholarships are available from the University's Institutional Aid Programs.

Those students who feel they can demonstrate financial need, and/or academic excellence and meet the other criteria for one or more programs are encouraged to apply. Although an application may be reviewed for several programs, a recipient generally will receive only one type of scholarship.

Admission Excellence Awards

The Award targets prospective students, who have demonstrated excellent academic achievement prior to the acceptance to CMU or attained strong scores on the Medical College Admissions Test (MCAT).

Academic Excellence Scholarships

Each semester several tuition scholarships will be awarded to students, who have achieved academic excellence during their study on Curacao. Recipients of these scholarships must also meet the high moral and ethical standards set by the Student Honor Code.

Academic Excellence Scholarships

This scholarship is dedicated to the Dean of Clinical Science, a leader in the field of medical education in the United States, who had a major impact on the development of CMU's Clinical Rotations. These partial tuition scholarships are awarded in some situations to students, who passed USMLE Step 1 with high scores or demonstrated outstanding achievements during the Clinical Science Program.

Curacao Scholarships

Five scholarships are awarded annually to Curacao citizens. Applicants must have been accepted into the University by the Office of Admissions, and are awarded by the Government of Curacao.

Medical Community Scholarships

This program is committed to promoting a student body made up of diverse nationalities and cultural backgrounds, which in the future will contribute to a worldwide medical community. Partial scholarships are awarded to non-US and non-Canadian students, who exhibit academic excellence, prove financial need, and who will return to their home countries as physicians dedicated to the enhancement of the countries' medical care systems.

SGA Scholarship

One scholarship per semester will be granted to a current or former member of the Student Government Association, who has participated in extracurricular activities, community services or Caribbean Medical University School of Medicine developments.

Student Life @ CMU

WHEN STUDENTS ARRIVE TO CURACAO, THEY ARE COMING TO A PLACE OF SERENITY, CULTURAL DIVERSITY AND WARMTH. HOME OF EDUCATION, AT LEAST FOR THE TIME BEING, IS A 10,000 SQUARE METER CUTTING EDGE TEACHING FACILITY AND DEDICATED STUDENT DORMITORIES.

At Caribbean Medical University, students' needs are a top priority. To this aim, CMU offers a variety of campus services to make the transition into medical school as smooth as possible and to provide an enriching experience, in addition to delivering medical education.

Living Accommodations

Our University is proud to be among only few medical schools in the Caribbean offering student apartments. The apartment complex currently consists of 40 single and double occupancy units with the option to expand it in the future.

The apartments are located within 15 minutes walking distance from the main campus, furthermore there is free use of the school's bus shuttle that students may use every day to get from and to the campus.

All apartments are fully furnished one and two bed units featuring a study desk, chairs, refrigerator, stove and microwave. They include a small kitchen, dining/living areas, and are fully air-conditioned. There is a separate bathroom for each unit. All apartments feature High Speed Wired Internet connection and Direct TV. Students wishing to have wireless Internet in their dorms, are required to bring a router or purchase one on the island.

Recreation

Students find that there are countless stimulating extracurricular activities to experience on the island. In addition to the basketball court and fitness center located on-campus, those who enjoy athletic competition may form their own sports team or join the local soccer and basketball leagues. Students also enjoy the beautiful beaches located within walking distance of the campus. Weekend activities feature volleyball tournaments, and a variety of water sports including diving, snorkeling and sailing.

Clinical Environment

A clinical center is defined as a hospital, or group of hospitals, able to provide at least four of five core rotations and train 5 to 40 students at all times. Clinical centers provide sub-internships, primary care rotations and electives.

With CMU clinical directors, clerkship directors and

faculty at each location, our students, like many US medical students, can receive their clinical education in their own "university" clinical program.

Although the majority of all CMU students complete their clinical rotations in the United States, rotations outside the United States are also available. Students may participate in rotations in the U.S. Canada and Great Britain.

My professors challenged me to a new level of excellence in my work. The library's computers and private study rooms provided a great place to focus when it was crunch time.

ANNIE LUPO | CLINICAL SCIENCE '08 CHICAGO, ILLINOIS

Excel in CMU's living and learning environment

The mission of the Student Organization Office (SOO) is to promote student involvement as an integral part of a University education, register student organizations, and provide services, information, education, support, and advising to assist with the development and strengthening of students and student groups. Working with university and community partners, including student group advisors, alumni, and national organizations, and through education on university resources, policies, and procedures, SOO provides leadership development, organizational management, and skill development opportunities in an effort to empower students, to support quality learning experiences outside of the classroom, and to encourage active, thoughtful, involved community citizens.

Student Government Association (SGA)

Based on its Constitution, SGA works closely with the administration at Caribbean Medical University to address student issues and serve as the interface between the student body and the faculty. SGA offers resources to make students' educational experience a success.

American Medical Student Association (AMSA)

The American Medical Student Association provides health care events for the community and gives members the opportunity to gain hands-on medical experience. For example, AMSA offers monthly Diabetes screenings free of charge and clinical workshops open to all students that focus on perfecting basic clinical skills. **For more information, please visit <http://www.amsa.org>.**

Clinical Research Society

Students who are members of the Clinical Research Society demonstrate the highest levels of academic performance and have the opportunity to interact intellectually amongst themselves, professors, and other experts in the medical field. Students use the latest cutting-edge technology to conduct anatomical research and their work is regularly submitted to recognized medical journals.



Campus Services

A VARIETY OF CAMPUS SERVICES ARE OFFERED TO MAKE THE TRANSITION INTO MEDICAL SCHOOL AS SMOOTH AS POSSIBLE.

Student Counseling

All CMU professors are available for individual student consultation during posted office hours and CMU's Student Government Association (SGA) operates and funds a tutorial service for students who need additional after-hours assistance.

Computing at CMU

There are several computers available for student use on the CMU's campus. All of these computers are connected to the campus local area network and to the Internet via blazing fast, dedicated 20Mbps connection. Students can also access the Internet using their own computers in on campus via wireless (802.11a/b/g/n) connections (CMU).

Library Services

Composed of hundreds medical books, dictionaries, manuals, CD's and DVD's, CMU's Library has become a great educational resource and an exceptional place to study. The library's services are available from 9am to 9pm, 7 days a week excluding holidays and have been designed to provide easy access to our outstanding collections. Prior to arriving on the island, students are able to order all of their textbooks and

equipment online and deliver it to the Curacao Campus or bring it with them.

Media Center

CMU Media Center functions as the campus multimedia, copying and printing area. It allows students to access digital lectures, online quizzes and resources as well as to print and reproduce professors' actual lecture notes and other teaching materials. Students may also purchase paper, writing instruments and university memorabilia.

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Housing Advisors

The Housing Coordinator assists students with settling into the dormitory as well as offers support on

campus housing. Furthermore the Housing Advisor provides information to students about services and facilities available in the local community and assists those who wish to change roommates, switch rooms or improve the units.

Academic Advising

A qualified advisor provides counseling service to students and members of their families for problems related to studying or concentrating, test-taking, emotional difficulties, complications of physical illness, or difficulties with spouse, parents, or friends, and is strictly confidential.

Community Services

Students are encouraged to participate in volunteer activities, sporting events, and other exciting projects. Students have the opportunity to join events focusing on general health care, such as (breast cancer screenings) and to promote health awareness.

Quality of Education

You'll obtain a balanced education and a more complete foundation for future success

Caribbean Medical University graduates are fully eligible to participate in residency training and licensure in the United States. We believes that one of the factors for an outstanding success on the way to become a doctor is the strength of our Clinical Rotation Program, which is closely supervised and takes place in United States teaching hospitals and clinical centers.

To be eligible for graduation all students must: successfully complete all required coursework; pass USMLE Step 1 in three or fewer attempts; pass USMLE Step 2 in three or fewer attempts; meet all financial obligations of the medical college; and have all required administrative documentation on file.

The Educational Commission for Foreign Medical Graduates (ECFMG) is an agency that validates the education of all foreign medical graduates and issues certification. The ECFMG certificate is required to enter residency and to obtain licensure. To obtain this certificate a student must have a valid medical school diploma and have passed USMLE Step 1 and USMLE Step 2 (CS and CK).

The National Resident Matching Program (NRMP) is a universal placement service, which significantly optimizes the chances of getting a residency position. Residency programs begin July 1st of each year. In order to be eligible, students are required to present the following documents by May 31st:

- passing scores on USMLE Step 1
- passing scores on USMLE Step 2 CK and Step 2 CS
- CMU's graduate diploma
- an ECFMG Certificate



Curacao, the **Island**



IT IS LOCATED IN THE SOUTHERN PART OF THE CARIBBEAN SEA OFF THE WEST COAST OF VENEZUELA. THE ISLAND IS THE LARGEST AND MOST POPULAR OF THE THREE SO-CALLED ABC ISLANDS.

One of the best places to study medicine in the Caribbean is definitely the island of Curacao. It is located in the southern part of the Caribbean Sea off the west coast of Venezuela. The island is the largest and most popular of the three so-called ABC islands (for Aruba, Bonaire, and Curacao) and is a self-governing part of the Kingdom of the Netherlands. Its capital city is Willemstad.

Curacao is renowned for its coral reefs which make it an excellent spot for scuba diving. The beaches on the south side contain many popular diving spots. An unusual feature of Curacao diving is that the sea floor drops off steeply within a few hundred feet of the shore, and the reef can easily be reached without a boat. The coastline of Curacao features many bays and inlets, many of them suitable for mooring.

Location

The largest and most populous of the ABC Islands, located in between Aruba and Bonaire, Curacao lies

some 35 miles off the northern coast of Venezuela and 800 miles north of Equator. The island is 38 miles long and varies between 2 and 8 miles in width. Spectacular beaches line the southwest, leeward coast. Geographically, it falls within the Atlantic Standard Time Zone, which is one hour ahead of U.S. Eastern Standard Time and the same as Eastern Daylight Time.

Location

The population numbers more than 170,000, most of whom are of African or mixed African and European descent. In all, more than 50 different ethnic backgrounds are represented here, and the people are very proud of the island's international flavor.

Language

The native language is Papiamentu, but Curacaoans are multi-lingual, having learned to speak English, Dutch, and Spanish at school from the third grade on.

Climate

Curacao lies well below the hurricane belt, so the climate is sunny and dry, averaging only 22 inches of rainfall per year. The rainy season occurs in November and December. Despite the almost constant sunshine, the average year-round temperature is only 90 degrees Fahrenheit (32 Celsius) due to the trade winds that keep the island cool all the time.

Airlines and Flight Times

American Airlines, Insel Air, Avianca Airlines, DCA, KLM Royal Dutch Airlines, Jet Blue.
Miami: 2-1/2 hours, Chicago: varies depending on the layover time.



Beautiful Study **Environment**

WHEN ASKED, REPEATED VISITORS GENERALLY SAY THAT THEY DID NOT HAVE ENOUGH TIME TO DO ALL THEY WANTED TO DO ON THEIR FIRST VISIT. IF IT IS THE THIRD OR FOURTH TRIP, THE ANSWER IS BASICALLY THE SAME BUT WITH THIS ADDITION "IT IS THE WARMTH AND FRIENDLINESS OF THE PEOPLE" THAT KEEPS VISITORS RETURNING YEAR AFTER YEAR.



**THE ACADEMIC QUALITY YOU KNOW.
THE PEOPLE YOU CAN COUNT ON.**

MMVI

The Caribbean Medical University School of Medicine has been established to educate and inspire scholars and future leaders, who will advance the practice of medical science. The mission of Caribbean Medical University is to educate medical students in accordance with the highest professional standards; to prepare clinicians to practice patient-centered medicine of the highest standard; and to identify and answer fundamental questions in the mechanisms, prevention and treatment of disease, in health care delivery and in the basic sciences. The aim of the curriculum of the School of Medicine is to produce leaders in medicine, who will take the foundation of a broad education in medicine, to improve health through patient care, research, and education.

Caribbean Medical University

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