A Case to Support
SCHOLARSHIPS
Make Dreams Possible
invites you to BE A CATALYST to make dreams possible through SCHOLARSHIPS.

Now in its third century, the University of Maryland School of Medicine (UMSOM) has provided transformational education for thousands of aspiring medical professionals.

The field of medicine faces dynamic changes, such as technological advances, emerging diseases, an aging population, and rising costs of health care. Consequently, the need for exceptional physicians has never been greater.

Students from all socio-economic and ethnic backgrounds create a rich, stimulating learning environment that better reflects the patient populations these future physicians will one day serve. For many of our students – from those who are the first in their families to be college-educated, to those from families coping with a volatile economy – the dream of becoming a physician can be out of reach without scholarship assistance.

Scholarships ensure that assistance will be available to meet the needs of current and future generations and have the power to:

- reduce the significant financial burden of medical education for our students;
- sustain an economically and culturally diverse and academically talented student body;
- enhance the financial accessibility of UMSOM to prospective students in relation to peer institutions with stronger scholarship packages.

Inspired by the philanthropic philosophy of George Eastman, we wanted to see the positive results of our philanthropy now, while we are alive. The significance of our scholarship fund is to support the education of future physicians and lessen their financial burden.”

Lloyd I. Kramer, MD ’66 and Judith S. Kramer, RN
Established the Dr. Lloyd I. and Judith S. Kramer Student Assistance Fund

“...When I look forward a couple of years, this scholarship allows me to save money that would have gone to loan payments. If I can do a fraction for someone else, of what you have done for me, it would be a start in showing you how grateful I am for your generosity.”

Shawnecca Burke, MD ’19
Dr. Lloyd I. and Judith S. Kramer Scholar
According to the Association of American Medical Colleges (AAMC), approximately 76% of all medical students have education debt. Many of these students also carry significant pre-medical education debt.

UMSOM distributes more than $4 million annually in direct support to deserving students in the form of merit and need-based scholarships and awards. Yet, our medical students have an average loan debt of $186,000 by the time they graduate to cover tuition, housing, and fees. This debt load not only can make the medical school years difficult, but it can influence a student's choice of the area of medicine in which he or she will practice.

*Your scholarship gift can change everything* – not only for the students who benefit, but for their future patients.

### ANNUAL COSTS FOR UMSOM STUDENTS

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<thead>
<tr>
<th></th>
<th>MARYLAND RESIDENT</th>
<th>NON-MARYLAND RESIDENT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TUITION</strong></td>
<td>$37,810</td>
<td>$66,905</td>
</tr>
<tr>
<td><strong>FEES</strong></td>
<td>$2,463</td>
<td>$2,463</td>
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<tr>
<td><strong>OVERALL</strong></td>
<td>$40,273</td>
<td>$69,368</td>
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**OVER THE YEARS, ANNUAL IN-STATE TUITION RATES**\(^*\) HAVE JUMPED DRAMATICALLY:

- **1974**: $1,070
- **1984**: $3,929
- **1994**: $10,851
- **2004**: $18,357
- **2014**: $31,062
- **2020**: $37,810

\(^*\)Tuition cost only, no fees included in this figure.
YOU CAN FULFILL A STUDENT’S DREAM

You can truly make a difference in the lives of UMSOM students by fostering the promising futures of deserving and exceptional students through the establishment of a scholarship fund. You can contribute to an existing fund, or you may establish a named scholarship fund with a gift starting at $25,000.

- Scholarships can be named according to your wishes. Some donors choose to use their own names; others choose to name the fund in honor of a loved one or mentor.
- You can determine the scholarship criteria in accordance with the University of Maryland Baltimore Foundation’s policies.
- Scholarships can be designated as endowed or current-use funds.

ENDOWED SCHOLARSHIP FUND

By establishing an endowed scholarship, you will create a legacy that will endure in perpetuity. Endowments are invested and produce spendable income each year. The investment objective is to generate returns sufficient to meet spending requirements while preserving the purchasing power of the endowment over time. As an endowed scholarship donor, you will receive annual endowment reports that update you on the fund’s financial performance and the recipients of your scholarship.

CURRENT-USE SCHOLARSHIP FUND

When establishing a named current-use scholarship, you can immediately see your philanthropic gift in action. These expendable scholarship funds last until all principal funds are distributed to students. As a current-use scholarship fund donor, you will receive annual reports that update you on the recipients of your scholarship.

YOU CAN BE A CATALYST

Your philanthropic support can make a student’s dream of becoming a doctor possible. To learn how you can make a scholarship gift, contact:

Marjorie Bray
Director of Development, Alumni
410-706-0418
mbray@som.umaryland.edu

Walter Weintraub changed my life. He sustained me through four very hard and often discouraging years of medical school. I have tried to honor him in my work, and by setting up a scholarship fund to continue his work with the CAPP program.”

Ladd Spiegel, MD ’80 and Curtis Cole, MD
Established the Walter Weintraub, M.D. “CAPP” Scholarship

It is through the generosity of people like you that allows students like me to continue keeping Dr. Weintraub’s legacy alive and to strive to create as big an impact to my patients and to the field of psychiatry.”

Christina Jacob, MD ’19
Walter Weintraub, M.D. “CAPP” Scholar