

"but St. George's has 89.2%. We're right at the average of the US school mark." By the end of 1996, St. George's has graduated 2378 students, and 1267 undergraduates have been able to transfer to US schools.

Adds Neal Simon, president of Ross University, which has graduated more than 2000 MDs: "Almost 90% of our students are passing the USMLE and obtaining residencies in the US. We're equal."

But *caveat emptor* — not all schools in the Caribbean can claim such results. The GAO's revelations followed horror stories about some schools being nothing more than diploma mills, and caution has stood Ronald Dalton in good stead. He first applied at another Caribbean school but asked to speak to Canadian students and graduates about their clinical-rotation experiences and satisfaction levels. "They were vague when I asked to speak to other Canadians," he said. "They didn't give me anybody to speak to. But

How much does it cost?

The cost of training at offshore schools varies. At the Ross University School of Medicine in Dominica, students can expect to pay roughly US\$6000 a semester for 5 semesters, with a minimum cost of US\$3000 per semester for living expenses. There are also additional costs for textbooks, various deposits, insurance and transportation. The following schools account for 90% of US loans to students studying medicine offshore. The Ontario Student Assistance Program says all but the last 3 would qualify for loans (other provinces have their own designations).

Qualified for Ontario student loans

- St. George's University, Grenada
- Universidad Autonoma De Guadalajara, Mexico
- Ross University School of Medicine, Dominica
- American University of the Caribbean, Montserrat
- Tel Aviv University, Israel
- Spartan Health Sciences University School of Medicine, St. Lucia
- Universidad Nacional Pedro Henriquez Urena, Dominican Republic

Did not qualify

- Universidad Central Del Esta, Dominican Republic
- Universidad Catolica Madre Y Maestra, Dominican Republic
- Universidad Mundial Dominicana, Dominican Republic

at St. George's they were more than helpful. They put me in touch. I looked around. I said 'I can do this.' "

The GAO also found some unsavoury practices. It reported that Universidad Federico Henriquez Y Carvajal School of Medicine in the Dominican Republic (not to be confused with the eastern Caribbean country of Dominica), was operated by someone who had pleaded guilty to practising without a license in North Carolina and Florida. Another school run by the same administrators, British West Indies Medical College, was granting medical degrees after as little as 10 or 11 months of "education." Disgruntled students complained of receiving credits for courses they had not taken or for tests not administered; 1 student said his training consisted of "scrub-nurse" activities at clinics and hospitals in and around Santo Domingo.

Since being criticized by the GAO, the federal Department of Education has established a National Committee on Foreign Medical Education and Accreditation, which recently issued accreditation standards — of sorts — for countries whose medical schools wish to participate in the US Guaranteed Student Loan Program.

Although foreign-education student loans is a political issue in the US, in Canada it is relatively benign since so few students have enrolled at offshore schools. The joint federal-provincial Canada Student Loans Program provides 60% of assessed need for each full-time student up to a weekly loan limit of \$165.

An officer of the Ontario student-loan plan said that in addition to the requirements that must be met by all institutions, an offshore school must have been open for 10 years, must offer at least a full-time, 8-semester program and has to be "approved" by the World Health Organization (although WHO neither recognizes nor evaluates schools in its directory, but lists any school the host country wishes it to list). Site visits or other evaluation procedures are not required; designation is made on the basis of whatever information the school publishes in its calendar.

As Ronald Dalton found out, it pays to study the terrain: "You have to know that at the end of medical school, there will be something there."

It also helps to have a high tolerance for rejection. In all of his clinical clerkship and residency experience, Dalton was treated like any other student from any other mainland medical school — by Americans. "They made no distinction between us," he said. "Yet when I spoke to a Canadian program director about a position, he told me, 'We don't care how good you might be, we would never take you over a Canadian graduate.'"

"It's unfortunate," he says, "but we were treated better by US authorities than Canadians. [In Canada] nobody seemed to care." ?