**A Journey to Financing Your Future: the key is to start NOW!!**

### Sophomore Year

*This is the ideal time to start looking at funding for graduate school because you can do something now to ensure you meet the requirements when you are ready to apply. For example, if you want to apply for the ASUH Test Prep Award, are certain you will meet the academic requirements but do not meet the community involvement requirement you have time to get involved in your community. So when you are ready to apply for the funding you will have met all of the criteria.*

| Fall Semester | Do your taxes!! (or remind your parents to do so)  
|              | Start looking up graduate programs you wish to apply to. How much does it cost to finish Master’s? Ph.D?  
|              | *Every university website should have a page where you can find tuition, cost of attendance, on-campus housing cost, meal plan, etc.  
|              | *Your GPA is important to apply to graduate programs AND scholarships/awards/loans  
| Spring Semester | Do your taxes!! (or remind your parents to do so)  
|                | Attend financial aid workshops for more resources  
|                | Take a practice standardized admissions test  
|                | * Consider applying for GRE Fee Reduction Program that is available to college seniors  
|                | (Check their website: it’s first-come, first-served basis.)  
| Summer | Register & take the official standardized admissions test.  
|        | *Remember: if your scores are not high enough to apply to your graduate programs, you have to PAY AGAIN and re-take the standardized admissions test  
|        | Finalize your decision on which schools/programs you will apply to  
|        | Consider applying for Application Fee Awards / Fee Waiver programs  
|        | **Make a list of importance application deadlines for your scholarships, grants, graduate school applications, etc…**

### Junior Year

*Your junior year is when you should be preparing and taking any standardized admissions tests. This year should also be spent drafting your personal statements and starting to work on funding applications, you do not want the stress of having to complete your graduate school applications and funding applications at the same time.*

| Fall Semester | Ask schools you are applying to about their financial aid programs  
|              | *Check their website for resources  
|              | *Search for scholarships & grants  
|              | Start studying for your standardized admissions test  
| Spring Semester | Do your taxes!! (or remind your parents to do so)  
|                | Attend financial aid workshops for more resources  
|                | Take a practice standardized admissions test  
|                | *(There are free standardized admissions practice test opportunities at UH Manoa. Search online for dates.)*  
|                | * Consider applying for GRE Fee Reduction Program that is available to college seniors  
|                | *(Check their website: it’s first-come, first-served basis.)*  
| Summer | Register & take the official standardized admissions test.  
|        | *Remember: if your scores are not high enough to apply to your graduate programs, you have to PAY AGAIN and re-take the standardized admissions test  
|        | Finalize your decision on which schools/programs you will apply to  
|        | Consider applying for Application Fee Awards / Fee Waiver programs  
|        | **Make a list of importance application deadlines for your scholarships, grants, graduate school applications, etc…**
**Senior Year**

Your senior year will be a busy one but with all the preparation you put in the previous years it is all manageable. Make sure to put all your deadlines into a calendar so you do not miss any and make sure to keep copies of everything you submit.

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| • Work on scholarship / grant applications, as well as applications for your graduate schools.  
  - Fill out application forms. - Write essays.  
  - Ask your professors for Letter of Recommendation. - Request your official transcripts, etc…  
  To be courteous you should ask at least 6 weeks (earlier is even better) before the letter of recommendation is due  
  *Submit your application EARLY!!* |

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| • COMPLETE & SUBMIT FAFSA!! (applications open on January 1st)  
  *This is key to almost all scholarships & loans!!*  
  • Do your taxes!!  
  • Check your mail / email for;  
    1) Any requests for missing or additional information (Respond QUICKLY)  
    2) Award offers  
  • Evaluate award offers in the following order;  
    1) Free money  
    2) Work offers (graduate/teaching/research assistantships)  
    3) Forgiveness/Payback loans  
    4) Loans (Federal -> Private) |

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