A JOURNEY TO FINANCING YOUR FUTURE
THE KEY IS TO START NOW!

**SOPHOMORE YEAR**

This is the ideal time to start looking for funding for graduate school because you can do something now to ensure you meet requirements for admissions, awards, grants, and other funding.

**Spring 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 a Master’s? Ph.D.?

**Tips**
- Every university website has a webpage where you can find tuition, cost of attendance, on-campus housing
- Your GPA is important to apply to graduate programs and scholarships/awards/loans

**JUNIOR YEAR**

Junior Year is when you should prepare for and take any standardized admissions exams. This year should also be spent drafting your personal statements and starting to work on funding applications so you are not writing these at the same time as graduate school applications.

**Fall Semester**
- Complete and submit FAFSA (applications open October 1st)
- Ask schools you are apply to about their financial aid programs
- Start studying for your standardized admissions exams
- Attend financial aid workshops for more resources

**Spring Semester**
- Do your taxes (or remind your parents to do so)
- Take a practice standardized admissions exam
- Search online for free practice exams at UH Mānoa
- Consider applying for GRE Fee Reduction Program

**Senior Year**

Senior Year will be busy, but with the preparation you put in sophomore and junior years, it will be very manageable. Make sure to put all of your deadlines into a calendar so you do can stay on track and make sure to keep copies of all submitted application materials.

**Fall Semester**
- Complete and submit FAFSA (applications open October 1st)
- Work on scholarship/grant applications, as well as applications for your graduate schools
- Fill out application forms
- Write essays
- Ask professors for Letters of Recommendation (ask at least 6 weeks before the letter is due)
- Request your official transcripts

**Spring Semester**
- Do your taxes (or remind your parents to do so)
- Check your mail/email for:
  - Any requests for missing or additional information (respond quickly!)
  - Award offers
- Evaluate award offers in the following order:
  - Free money
  - Work offers (graduate/teaching/research assistantships)
  - Forgiveness/Payback loans
  - Loans (Federal → Private)

**Submit your application early!**

**FAST TIPS**

- Pace yourself
- Research schools, funding options, and requirements ASAP
- Talk with your professors
- Stay organized
- You have to pay per each admissions exam
- Consider GRE Fee Reduction Program
- Search online for free practice exams at UH Mānoa

**Keep copies of everything**

**FINANCIAL LITERACY PROGRAM**

**UNIVERSITY OF HAWAI’I AT MĀNOA**

QLC 209
(808) 956-6572
finlit@hawaii.edu
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**Summer**
- Register and take necessary official standardized admissions exam
- Finalize your decision on which schools/programs to apply to
- Consider applying for Application Fee / Fee Waiver programs
- Make a list of important application deadlines for your scholarships, grants, applications, etc.

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