

**TIME FLIES WHEN** you're parenting, and it seems like we go from talking about the Tooth Fairy one minute to having serious conversations about college the next. The opportunities provided by higher education—economic, social and psychological—are enormous, but the task of finding the right school can feel just as huge. Soaring tuition costs have raised the stakes, and there's a lot more college pressure on young people than there was just a few decades ago. But with research, patience and orga-

nization, you can definitely come up with a strategy that works for your family.

"Try to visit a school, even if it's just UH," says Mō'ili'ili resident Pamela Funai, who is in the midst of a college search process for the second time. "Just so you know what a college looks like. What kind of things are important to you for an environment? If you want a big school in a big city, or a small school in a big city, it narrows it down."

Her son, Thomas Ikeda, is a junior at the University of British Columbia at Vancouver.

"The program they have—a forestry program—is perfect for him," says Funai. "I mean, they have a farm on campus."

Funai's daughter, Madeline Ikeda, is a senior at 'Iolani School. "She's a softball player, so we're doing the athletic route," says Funai. "We're learning it's a very different process. She's looking at smaller private schools on the East Coast. We visited Arizona, and she realized she didn't want to be in the desert. That ruled out most of the West Coast schools she was looking at."

Funai and her family have



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## TIMELINE TO SUCCESS

Finding and getting accepted to the right college or university is actually a four-year process. That may sound daunting, but take each step one at a time and stay organized, and you'll be fine. Here's how to manage the road to college admission:

## 9<sup>TH</sup> GRADE

- Enroll in challenging classes.
- Keep grades up.
- Get involved in extracurricular activities.
- Explore potential career paths.
- Set up a college savings plan.
- Develop good time-management skills.

UH-West O'ahu Kūnihi Ka Mauna: Hula Journeys (Hawaiian Pacific Studies 312) students dance in their final performance at the end of the semester in front of the UH-West O'ahu Library.



learned the importance of being proactive during a college search. Bits of advice from a veteran? Complete essays and scholarship applications the summer before senior year. Visit colleges during vacations or on trips with a team, even if you don't want to go to school there. Visiting colleges in different areas has given her children the chance to get a feel for what environment they are looking for. "You're going to be there for so many years, so you have to be comfortable," says Funai.

According to Jeff Fuller, Director of Student Recruit-

ment, University of Houston, students are applying to an average of six to eight schools. "About 10 percent of universities in the country are the most selective. That's only about 300 colleges. There are colleges all around the country looking to add to diversity, both ethnic and geographical."

The key is to start early with your strategy, around the freshman year of high school. "Encourage your child to do what they love, but to also give back with that talent or gift," says Donna Finley, who has a private college counseling practice in San Diego.

"Maybe your child is great at soccer and she or he can give classes to underprivileged kids. It's not always about the résumé. It's about being a good human being. And hopefully the side effect is finding a good school and something they want to study."

### FINANCIAL AID

Both the parents and the education experts we talked to agree on one thing: It's critical to involve teens in the financial conversation from early on. It's easy to get caught up in the excitement and not look at the

financial realities. "It's hard in Hawai'i because you have a high cost of living: nearly double the national average for the cost of a home, private school tuition, possibly K through 12, and then you're planning for your retirement," says Klein. "Financial aid may not go as far, because those costs aren't going into consideration for your family contribution." Let's look at some options for financial aid.

The biggest provider of student aid in the country is the office of Federal Student Aid, which handles loans, grants and work-study programs to

PHOTOS ABOVE: MELISSA LOCHMAN, UNIVERSITY OF HAWAII; WEST O'AHU, BELOW: THINISTOCK



## 10<sup>TH</sup> GRADE

- Try some AP classes.
- Take a practice Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT) in October (this year, it's Oct. 19 and Oct. 22) and in November (Nov. 2). Juniors qualify to compete for the National Merit Scholarship Program, but younger students can take it for practice. [collegeboard.org/psat-nmsqt](http://collegeboard.org/psat-nmsqt)
- Consider volunteering during the summer.
- Visit campuses while traveling, just to get a sense of what type of college appeals to you. Small? Big? Public? Private?




PHOTOS: COURTESY OF CHAMINADE UNIVERSITY; BELOW: UDEELO DAYONDON; OPPOSITE PAGE: BIGSTOCK

PHOTO: CHAMINADE UNIVERSITY



## 11<sup>TH</sup> GRADE

- In October or early November, take the PSAT/NMSQT.
- Sign up to take the ACT or SAT. Colleges usually accept either one, but check with where you're interested. Many students will take the test once as a junior and again as a senior. Is it worth taking it twice? According to ACT, 57 percent of students increased their Composite score on the retest.
- Visit campuses if possible.
- Attend college fairs and network with the college representatives.



Chaminade University is regarded for its remarkably diverse student body—students come from Hawai'i, the U.S. Mainland, Pacific region and beyond. The community is a family where students mature into world citizens who respect the complexity and diversity of others, value community service and strive to create a more just society.

the tune of \$150 billion each year. Other sources include state aid, aid from colleges and aid from nonprofits and private organizations, like Rotary or Lions clubs.

All students should start with the Free Application for Federal Student Aid (FAFSA), which takes about half an hour to fill out online once you gather tax returns and other pertinent documents. The application will also be shared with the financial-aid offices of the colleges listed on the application, so the colleges can figure out what aid they want to offer. Colleges look at the cost of attending the school, subtract the expected family contribution, and that indicates the financial need. Applications are available each year in early January at [fafsa.gov](http://fafsa.gov). Important note: FAFSA applications need to be filled out each year a student is in college.

Anywhere from three days to three weeks after filing, the office of Federal Student Aid sends you a Student Aid Report. Look this over closely to make sure everything is correct. From there, a college can send you an aid offer, either on paper or electronically.

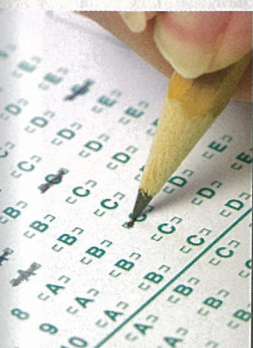
Don't discount the possibility of independent scholarships. Mid-Pacific Institute senior Lamar Carter, for example, armed with his FAFSA application, landed one of only 10 scholarships offered

annually by the John A. Burns School of Medicine (JABSOM) that not only pays for his entire undergraduate tuition at UH Mānoa, but also guarantees admission to the School of Medicine when he graduates. Many students would have been happy to call it a day at that point, but Carter had also used his FAFSA results to pursue a wide range of independent scholarships. "There were organizations giving out anywhere from a few hundred dollars to \$2,000," he says. "I wouldn't get any of the scholarships I didn't apply to, and there's no harm in applying, so it just made sense."

All told, Carter says the independent scholarships, from organizations ranging from Burger King to the National Eagle Scout Association, were worth about 20 percent of the value of the UH/JABSOM scholarship.

## NATIONWIDE (but not federal)

Nearly 300 colleges, universities and scholarship programs use the College Board Scholarship Service application, called CSS/PROFILE, to determine to whom they'll grant aid. The application is different from FAFSA and takes between 45 minutes and two hours to complete. There is a fee to file this application, so only do so if the school(s) or scholarship programs of your



## 12<sup>TH</sup> GRADE

- In the fall, repeat the ACT/SAT tests. Sign up for the SAT Subject Tests, if appropriate. Send in scores.
- Gather teacher and other personal recommendations. Send thank yous afterward!
- Narrow down the list, but have at least four to eight schools to apply to.
- Draft your essay. Leave enough time for at least two people to read it and comment.
- Check all due dates at the colleges you want to attend; they vary by institution and you don't want to miss anything.

The UH-West O'ahu offers students a variety of opportunities for academic, personal and professional enrichment.



choice are asking for it. It's \$25 for one college or program; additional reports are \$16.

## STATE LEVEL

In 2015, the University of Hawai'i Foundation gave nearly \$40 million in student aid to help students attend the UH system. "The bulk of our students are still first-generation kids or of minority/immigrant status, so the need for scholarships is particularly great," says Donna Vuchinich, the president

and CEO of the UH Foundation. She recommends using the organization's database, found at [uhfoundation.org](http://uhfoundation.org), to "slice and dice it" to see what financial aid might be a good fit. She has two pieces of advice. One, if a student is enrolling in a community college, ensure she or he is taking at least 15 credits. "If kids don't take that many credits, they don't tend to do as well." Second, apply early: "November and December for summer scholarships; February through May for fall. Don't wait until you graduate

to start looking."

The Hawai'i Community Foundation (HCF) administers more than 200 scholarship funds and annually awards \$4.5 million in student aid for students bound for college locally or on the Mainland. "We begin the process in November, and encourage families to start early," says Eric La'a, the Senior Development officer at HCF. "The application process is quite extensive." The good news? The platform is set up so students can be matched with more than one

scholarship. But the number of applicants has increased significantly in recent years, so apply as early as you can.

Students who are of Hawaiian ancestry may be eligible for scholarships, ranging from \$500 to \$4,000, through Office of Hawaiian Affairs (OHA). Visit [oha.org/scholarships](http://oha.org/scholarships) for information on the two OHA programs, and a downloadable guide with information on additional scholarships, financial aid resources and support services for Hawaiian students.

- **NOVEMBER:** Hawai'i Community Foundation opens its scholarship application process. Check [hawaiicommunityfoundation.org](http://hawaiicommunityfoundation.org) for updated deadlines.
- **EARLY JANUARY:** FAFSA forms become available. The online FAFSA application must be submitted by June 30, 2017. However, many colleges will require this earlier. Complete the CSS/Financial Aid PROFILE to find more scholarship options.
- **FEBRUARY/MARCH:** The deadline for financial aid applications at most colleges.
- **MARCH:** Many colleges sent out acceptance letters during this month.
- **MAY 1:** Many colleges require that you reply with your intent to enroll by this date.

## PROCRASTINATORS, BEWARE!

If you need to turn something in by midnight of a deadline, make sure it's in by midnight of that time zone, not HST.

## APPLICATIONS

When it came time to find a college for his daughter, Kamehameha Schools parent Kaina Kauahi took a hands-on, methodical approach. He's in the financial industry as a State Farm insurance agent/owner, so, naturally, "I put together spreadsheets. We categorized the schools, looked at acceptance rates, financial aid, *U.S. News* and *Forbes*. **Cappex.com** can tell you what your chances are of getting in. It helped us be realistic with conversations with my daughter."

The family visited colleges starting in junior year, met with swimming and water polo coaches, and took detailed notes after touring each cam-

pus. Throughout the process, Kauahi's goal was to provide information. "I did at least 50 percent of the work to get the information to help her make decisions. I've seen teens do 95 percent of the work on their own, and they didn't go to the best colleges. I think if they had better guidance, they would have applied for better opportunities." His daughter, Madison, applied to 10 schools and ultimately chose a small, liberal arts college with a strong academic reputation, Pitzer College, in Claremont, California. "It was a hard decision because she had good choices. I told her, feel fortunate about it, take your time and we'll figure it out."

## THE COMMON APPLICATION

More than 500 colleges and universities, including some schools abroad, accept the Common Application. That's a lot of schools, and can save you time on not having to fill out what feels like 413 applications. However, check with every college to which you're applying to ensure they accept the Common Application. Use the Common Application at **commonapp.org**.

## THE ESSAY

Colleges and universities are most interested in grades and scores, but essays can be a tiebreaker. It's similar to a job application: The résumé is like the application, and the essay



When Tere Ann Membrere walked the stage at Pacific University in May of 2015, she was the first person in her family to graduate from college. Membrere received multiple scholarships, including support from the Hawai'i Community Foundation for first-generation college attendees. The public health major is an alumna of Farrington High School and assured us, "applying for financial aid seems complicated and scary, but it's not." Her advice? "Write down all the dates for applications so you don't miss anything. Work on the HCF application in parts, like, one night, work on the essay, instead of sitting down and trying to do it all in one night. Lastly, every student should try and apply. You never know which scholarship you will be eligible for."

