

It's before sunrise and my alarm is beeping. My first class doesn't start for another four hours, but I get up and slowly make my bed anyways; it's time to study. As my first weeks of college are coming to an end, I'm starting to figure out what upperclassmen know well, which is that there are never enough hours in a day to get everything done. As an aspiring actuary, there are the exams to study for, a mammoth that would overwhelm me even if I had no other obligations. But what happens when your schedule is already overwhelming you and you need to study for an exam? I talked with two aspiring actuaries that have successfully passed multiple exams with busy schedules to see what advice they had to share.

Aimee Rodin, a junior in mathematics at Iowa State recommended "Mak[ing] a study plan for what content you want to get through each week and... modify it if it turns out to be too ambitious... but actually block it out on your calendar." A senior, in statistics, Rose Hoffman, elaborated by saying that "... it is important to know when you need to be strict and when you can be flexible with your study schedule. I usually plan out [my schedule] a month... at a time... [which] touches on what days, times, and topics I plan on covering throughout the month." She also says that "any study time that is scheduled more than a month out from my exam is "flexible study time". Although she does allow herself to reschedule study sessions for things that come up towards the beginning of her studying, in the last month before the exam she rarely allows herself to switch study hours between days.

Personally, I've figured out some tips myself from experience. By scheduling breakfast with people at a much earlier time than I normally wake up, that prevents me from falling

back asleep. Also, as someone who doesn't study well with others, scheduling time alone and leaving less urgent assignments for group study has helped me to get more important tasks out of the way. To set in place a more realistic schedule, don't plan anything for Saturdays or other days you tend not to study to allow yourself to fulfill other obligations. While there are times that I wish I was doing anything but studying, having a goal (mine is going on a road-trip if I pass FM) makes it easier to see how happy I'll be if put in the work now.