

Everyday Learning

It's never been easier for adults to continue to learn after completing their formal education. Online universities, TED talks, "master classes," podcasts, and even curated YouTube playlists put world-class professionals, teachers, and thinkers literally at our fingertips.

Are we taking advantage?

One common attribute of successful, happy people is that they are intensely curious. They never feel like the world has passed them by because they have made learning and self-improvement a lifelong process. In fact, Bill Gates places such a high value on continuous learning that he schedules annual "Think Weeks" where he holes himself up in a private study with books, magazines, and scientific papers. Whether you want to stay ahead of the curve or just cultivate a curious mind, daily learning can have some major personal and professional benefits.

Upgrade your job.

Technology, automation, and the global marketplace have disrupted many jobs and career paths. Learning a new skill is a great way to "future-proof" yourself or even reposition yourself for a new job that you'll find more fulfilling.

If you have an interest in tech, consider learning how to "code" by studying a programming language. If you're a pen-and-paper artist, translate those skills to the digital world by learning website or graphic design.

Or, if you want to make yourself a little more global, why not learn a new language? Is your company preparing to expand into Europe or China? Do you have a large customer base that speaks Spanish? Learning the language of your business will prepare you for where that business is travelling next.

Think outside the office.

Learning can make life more exciting outside of the office as well. When we challenge ourselves to learn new things, we step outside of our comfort zones. We bring ourselves in contact with new cultures, new ideas, and new experiences.

French lessons might be your passport to a month vacationing in Paris. Signing up for a cooking class could improve your family's health or lead you to farmer's markets that strengthen your connection to your community. Golf lessons could improve your enjoyment of the game and turn you into a better first coach for your young children.

Of course, learning doesn't just mean signing up for formal classes. We spend so much of our lives on social media these days that it bears repeating: you can do a whole lot more with your phone and PC than get sucked into the latest tweetstorm. When was the last time you closed that Facebook app and opened up an ebook reader or audiobook player? You could also make the morning commute or exercise more stimulating if you cue up a podcast for some on-the-go learning.

Get ready for the long run.

One of the ways that your financial planning experience will be very different from your parents' or grandparents' is how we will account for your plan's longevity. People today are healthier, living longer, and staying active later in life. In fact, Andrew Scott, Professor of Economics at London Business School and a fellow of All Souls, Oxford University, and the Center for Economic Policy Research, believes that hundred-year lifespans will soon become much more normal.

A commitment to learning and self-improvement will create positive attitudes and habits that will serve you well as you near retirement and prepare to enjoy your golden years. According to Professor Scott, "in a hundred-year life, leisure time will be used not just for recreation, but also, if you'll excuse the pun, re-creation. You're going to have to use leisure time not just as a consumption activity by watching Netflix, but as an investment activity. Using your leisure time to invest in yourself and not just rest we think will be crucial to deal with these changes."

If Professor Scott is right, then we're all going to have quite a bit of extra time to fill once we're done working and raising families.

So, why not start making daily learning a part of your routine today?

Make a list of two or three things you've always wanted to know more about, or skills you wish you had, or talents you'd like to develop. If any of your learning goals are big enough that they might have an impact on your financial planning, we'd love for you to come in and tell us about them.

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