

How to Continue Your Education in Retirement

(Without Spending a Fortune)



Imagine you're a singer in 1963, and Paul McCartney hands you a song called "Yesterday." It's beautiful, but you hesitate—it's not the rock 'n' roll vibe you're known for. So, you pass. That's what Billy J. Kramer did, thinking it wasn't quite right for him. When Paul recorded it himself, "Yesterday" became one of the greatest songs of the 20th century, leaving Kramer to wonder what might have been.

Like Kramer, many retirees hesitate when faced with new possibilities, especially when it comes to learning. Top universities like MIT, Harvard, and Stanford offer free online courses, opening doors to explore everything from history to artificial intelligence. Yet, some dismiss these opportunities, thinking they're too old or that college isn't for them. Just as Kramer missed a chance to create something timeless, retirees risk missing the joy and growth that come with staying curious and learning something new.

What We'll Cover:

- Yes, college is for 65+
- Where to find free, or inexpensive, courses
- Learning can be good for your retirement and your brain



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Anyone who stops learning is old, whether at twenty or eighty. Anyone who keeps learning stays young. The greatest thing in life is to keep your mind young.

—Henry Ford



The Rush Memory and Aging Project showed that increased cognitive activity in older adults slowed their decline in cognitive function and decreased their risk of mild cognitive impairment.

Source: Lifelong Learning As We Age Benefits both Mind and Body, Judson Smart Living Blog, 7/26/17. Most recent data available.

First, College Is for 65+

Even though 62% of people over 65 consider themselves lifelong learners,¹ the thought of spending hundreds—or even thousands—of dollars for a course, driving to a campus, and walking into a classroom of 18-22 year olds is discouraging.

So what are other options if you want to enhance your skills for work or just learn more about something you're interested in?

Now you can join a course where age is irrelevant. No one can see you, and you can take classes in your pajamas if you want to. You can take the course anywhere with a mobile phone, tablet, or computer. You can join the classes when it's convenient for you, whether that's 5:30 a.m. or midnight. And often it's free.

Second, Where to Find Free, or Inexpensive, Courses

Massive Open Online Courses (MOOCs) are online courses aimed at unlimited participation and are available to anyone via the web. The courses include lecture videos, reading material, assignments and tests.

Two of the Biggest, Most Popular MOOCs Are EdX and Coursera

You can browse available courses or search for a topic you're interested in. When you find a course you want to take, you'll need to register online. Most courses last 6-8 weeks. You'll have weekly assignments with quizzes and tests so you can see your progress. There will be online forums, so you can ask questions, provide feedback, and get help if you need it. But will you find courses you're interested in?

EdX offers over 3,500 online courses and Coursera offers over 7,000 courses. You'll find a wide variety of courses on topics such as 19th Century Opera, Pyramids of Giza, and The Science of Happiness. The courses are offered by top colleges, but do you get college credits?

EdX and Coursera offer a wide range of courses and programs. You can access many courses for free, but if you want certificates or graded assignments, you'll need to pay a fee. They also offer specialized programs like MicroMasters, Professional Certificates, and even full degrees, which come with higher costs. Whether you're looking to learn something new or earn college credits, these platforms have options to fit different needs and budgets.

Third, Learning Can Be Good for Your Retirement and Your Brain

Many people enter retirement looking forward to a life of leisure. But many retirees experience a spike in well-being and life satisfaction directly after retiring, followed by a sharp decline in happiness a few years later.²

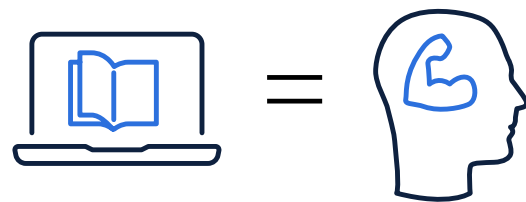
It's possible that a life of leisure doesn't provide the sense of purpose and feelings of accomplishment people experienced during their working years. If you're feeling that retirement letdown, or you'd like to avoid it, taking an online course could help you find a new, exciting purpose in retirement. Plus, learning may help keep your mind sharp as you age.

A 2020 study found that people who learned a mentally demanding skill, like photography, showed improvements in memory compared to those who were only engaged in social activities or non-demanding mental activities. Learning something that was unfamiliar and mentally challenging is key to improvement.³

What to Do if You Like the Idea of Taking Classes In-Person Instead

Despite the accessibility and low cost of MOOCs, there are definitely benefits to taking courses in-person, too. You'll probably get more social interaction with other students and professors, and you're able to get more immediate answers to questions. But in-person college courses come with higher

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Cognitive Health and Older Adults, National Institute on Aging, 10/10/20.

Popular Sites that Offer Free or Low-Cost Learning Opportunities

MOOCs aren't just comprised of college text books loaded up on a computer. These courses are built for online learning. Many include video lectures, interactive quizzes, and opportunities to interact online with other students and teachers. And, the courses are typically free or low cost.

Here are some popular MOOCs:

- [Coursera](#)
- [edX](#)
- [FutureLearn](#)
- [Iversity](#)
- [Khan Academy](#)
- [Udacity](#)



cost and commitment. If you pay \$500 for a community college course, you'll feel obligated to attend every class, whether you like it or not. If you take a MOOC course and you're not enjoying it, you can just stop and try something different.

Many colleges offer free or reduced tuition courses for aging adults, typically those 60 and older. These programs often allow seniors to audit classes for free, meaning they can attend without earning credit. However, some institutions also offer credit courses at reduced or waived tuition rates. This provides a great opportunity for lifelong learning without the financial burden.

Remember These Things If You Want to Keep Learning in Retirement

First, recognize that you can take courses online now without the hassle of going to class in-person or paying a lot. You can learn right in your living room using your phone, laptop, or tablet. Second, MOOCs offer a wide variety of course subjects and topics you can learn about, and most of the classes

are free. If you brainstorm topics you'd like to learn about, chances are you can find a MOOC course available. Third, learning can be good for your retirement and your health.

What if Bill Kramer Would Have Recorded "Yesterday"?

Because he passed up a great opportunity, we'll never know how popular he would have become. Don't pass up opportunities to keep learning. In retirement, you've got the time to learn new things—and without incurring a huge cost. MOOC courses and many colleges offer plenty of learning adventures for you to explore. Here's how to get started.

Next step

Visit edX and Coursera websites. Browse available courses or search for a topic you're interested in. Then sign up for your first course.

Sources:

¹ *The joy—and urgency—of learning*, Pew Research Center, 3/22/16. Most recent data available.

² *Retiring minds want to know*, American Psychological Association, 1/14. Most recent data available.

³ *Cognitive Health and Older Adults*, National Institute on Aging, 10/10/20. Most recent data available.

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