

# SUCCESSFUL WOMEN

TIMELY INVESTMENT AND FINANCIAL PLANNING TOPICS



## Return to school – from the comforts of home

**More women are learning online and on the go as a way to get ahead**

Gone are the days when education was a one-and-done investment that carried you through a lifelong career. We now live in a fast-paced, global society that is constantly evolving, and lifelong learning is necessary just to stay relevant. When done right, additional education can strengthen your talents and skills, which could help advance your career. Despite the potential benefits, however, not everyone has the time or resources to go back to school – even on a part-time basis.

Thankfully, there's another solution. Online learning, or learning on the go, makes it possible for busy professionals like you to take classes on your own terms. From podcasts to online courses, the resources are plentiful, and many of them cost very little or nothing at all. Best of all, you can

boost your skill set and strengthen your knowledge base from the comfort of your living room.

That's good news for individuals with a full-time job, anyone not willing to give up their precious time and parents like Amanda Tutlewski. With two young children, a long daily commute and an anticipated move for her spouse's job, she knew that on-campus classes to complete a master's degree in nursing simply didn't make sense. Instead, she enrolled in the online program at Simmons University, and kept right on going when the family relocated.

### EXPLORE YOUR OPTIONS

Whether you're pursuing an advanced degree or you simply want to learn something new, there's a good chance you'll find

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## Return to school – from the comforts of home (cont.)

### POPULAR CHOICES INCLUDE

**Coursera:** Get your foot in the door at leading colleges and universities with one of more than 2,000 classes for online learners. Master everything from software programs like Excel to successful negotiation strategies and more.

**LinkedIn Learning:** Bring the experts into your living room via videos to strengthen your business, technology and creative skills, including classes that were part of lynda.com.

**Khan Academy:** Imagine a world-class education that doesn't cost you a dime. That's what you get with the instructional videos, practice exercises and personalized learning dashboard at Khan Academy.

**edX:** Learn from professors at Harvard, MIT and more than 100 other prominent institutions when you enroll in an online class through edX. It's a great way to hone your skills in computer science, programming, engineering and data analysis.

**HP Life:** Develop the professional, IT and language skills you need to grow your business. It's easy with free online courses offered by the Learning Initiative for Entrepreneurs (LIFE), a program of the HP Foundation.

**Udemy:** Choose from more than 100,000 online courses taught by expert instructors, including everything from personal development and photography to IT and software.

**Udacity:** Get the tech skills you need with cutting-edge curriculum and real-world projects designed to take your career to the next level. Join the ranks of more than 10,000 savvy professionals who have used Udacity as a way to get ahead.

**Code Cademy:** This is the place to go for online coding tutorials. With easy-to-follow instructions and immediate feedback, you can further your career in coding or simply obtain the skills you need for your current job.

**Small Business Administration:** Entrepreneurs have long relied on the SBA for business loans and other support. Now those same individuals can learn the ins and outs of running a business with SBA classes on social media marketing, accounting, customer service, cyber security and more.

the online course or courses you're looking for. Want to be a better negotiator? Check. Looking to enhance your leadership skills? Check. Learn to code, design a brochure or nail your public speaking gig? Check, check, check! The biggest challenge may be figuring out how to sort through the many options.

### BUYER BEWARE

While it's hard not to be attracted to the low price tag, convenience and built-in flexibility of online learning, keep in mind that it's not for everyone. Some people prefer, or even need, the face-to-face interaction and relationship-building that comes with the traditional, in-person method. The biggest hurdle, however, may be the extreme amount of self-discipline required to master the coursework. This is no place for procrastinators. You'll need top-notch time management and organizational skills to balance the workload with your other responsibilities.

### DO YOUR HOMEWORK

Your time is valuable, so it's important to choose a class that meets your needs.

**Read the course description.** Some descriptions include a short video that offers a peek into the coursework. Find out who's teaching the course or where the material originated, and then verify the qualifications of that person or institution.

**Read the reviews.** Check out what previous learners are saying about the course or get course recommendations from people you know and trust. This helps to ensure you're getting the quality instruction you'd expect.

**Verify the fees.** Not all online courses are free. Before you sign up, it helps to weigh any costs with potential benefits.

**Identify the skills you need.** It's okay to learn for the sake of learning, but if you want to advance your career beyond the next level, it only makes sense to invest your time in classes that will help you accomplish that goal. Ask your supervisor about the skills you need to strengthen to help you select the right courses. ■

### NEXT STEPS

Before you power up your computer, consider:

- Which skills could help advance your career
- Asking your advisor about budgeting money for tuition, books and supplies, if necessary.



## Cool, calm and collected

With these seven moves and a little practice, you can project confidence at your next public speaking gig

If you'd rather do just about anything rather than speak in front of a crowd, here are seven tried-and-true tips to calm your nerves and project confidence – whether you feel it or not. As the saying goes, fake it 'til you make it.

**1. Start with a bang.** Seasoned public speakers often begin with a joke to grab the audience's attention. When you sense that the audience is engaged with what you're saying, you naturally start to relax. That allows you to appear more confident and in control of the situation. If you're not comfortable with a joke, begin with a short video or compelling story.

**2. Practice over and over.** You may think that public speaking comes more naturally to some people than others, and you might be right. But that doesn't mean you can't improve your skills. Just as you would train for a race, preparation and practice are essential to a good presentation. Know your topic so well that you can't possibly get derailed mid-speech.

**3. Be yourself.** When the stakes are high, so is your anxiety. Instead, pretend like you're chatting with someone at a dinner party. It's okay to interact with people in the audience who are nodding or otherwise showing interest. Make eye contact and smile at individuals just as you would when talking with someone face to face.

**4. Show expression.** As the speaker, you are the subject matter expert, which means you're passionate about the topic. Share your enthusiasm and excitement with the people in the audience. That will mask any jitters or anxiety.

**5. Slow down.** You have something important to share, so talk slowly and project your voice. Your listeners could interpret talking fast as a form of nervousness, and they'd probably

be right. An occasional pause will also make you sound more thoughtful and in control. And while you're at it, avoid filler words such as "like" and "um."

**6. Make some moves.** Use your head, arms and hands to vary your gestures throughout the presentation. Small, restrained gestures convey authority and confidence, and help draw attention to your message. It's okay to walk around and move closer to the audience for better engagement. When you want to make several points, it helps to physically move a few steps and relocate for each one.

**7. Use the right body language.** The best way to appear confident and in control is to stand up straight, with your head and chin up and your feet positioned in an open, wide stance about a foot apart. Keep your hands out of your pockets and use them to gesture when appropriate, preferably with palms up. Above all, smile. You want the audience to like you. ■

### NEXT STEPS

To prep for your next speaking gig:

- Ask a friend to critique your body language while you speak.
- Practice smiling throughout the day so it will come naturally when you speak in front of a crowd.
- Talk to your advisor about saving for your future. A positive feeling about tomorrow could improve your confidence in other areas as well.



## Create a workspace that energizes

### Working in a Zen-like environment could lead to less stress, greater productivity and on-the-job happiness

Over the course of a lifetime, the average person spends more than 90,000 hours working. So whether you work at home or in an office, it helps to create a pleasant, calm and productive work environment with minimal distractions. Aim to support better work habits and on-the-job happiness with a mix of minimalism and the things that make you happy.

Not sure where to begin? The following tips should help.

**Express your personality.** Everyone has their own sense of style, and they may want to express that at work. Sure, too much clutter can be distracting, but a few precious items can also brighten your day. Framed pictures of your loved ones, your favorite coffee mug and that lovely Lilly Pulitzer pen may be all you need on your desk. Keep other office supplies stashed in a nearby drawer for easy access.

**Streamline your computer.** An organizational system that makes sense to you will help you easily find the reference file you need and keep your projects on track. When necessary, silence distractions like email and instant messaging so you can focus, or block specific times of the day to do just that. Leverage the tools at your disposal to ensure efficiency while still being responsive.

**Be color savvy.** For starters, bland or neutral colors, such as white, gray and beige, can be depressing. The same is true of darker colors. But where you go from there depends a lot on the type of work you do. Workers who want a calm environment generally prefer blues and greens, while individuals in search of stimulation rely on bright colors, such as yellows, oranges and reds. A small bouquet of bright, fresh flowers can do wonders to boost your mood. The same goes for pretty pencil cups and folders instead of industrial-looking alternatives, if that's more your style.

**Bring on the light.** The best-case scenario is a work environment with an abundance of natural light, which is known to increase health, happiness and productivity. In the absence of windows, however, you can create the next best thing with bright lighting

(not fluorescent). Some people position a light box on their desk to increase light exposure during the winter months.

**Control the temperature.** Not everyone agrees on the optimal temperature for a work environment, but experts suggest that peak productivity usually occurs at about 71 degrees Fahrenheit. Test several temps before landing on the most comfortable and productive option for you. If you work in a corporate office setting where it's not possible to regulate the temp, keep a cozy blanket or a favorite mug of tea within arm's reach.

**Conquer the noise.** Noise is just that. Noise. While it can be distracting or even irritating, complete silence almost never happens. If too much noise disrupts your concentration, a consistent volume of ambient background noise could help. White noise machines or noise-canceling headphones may just be the office hero you didn't even know you needed.

**Change places.** If the best workspaces are designed to enhance productivity, then it only makes sense to provide a variety of spaces that address different needs. Meeting with a group? Head to the conference room. Collaborating on an idea? Gather around your standing desk. Need to make a call? There's a private room for that. Remember that changing positions does the body good. No one likes to sit all day. ■

#### NEXT STEPS

To set the process in motion, you can:

- Lead by example and create a desk space that reflects your ideal work environment.
- Gather ideas from co-workers about potential improvements to common areas.
- Ask your advisor about setting aside some funds for improving your home office.

Sources: [businessinsider.com](http://businessinsider.com); [lifehack.org](http://lifehack.org); [rocketspace.com](http://rocketspace.com); [business.com](http://business.com); [entrepreneur.com](http://entrepreneur.com)