



What Pandora Can Teach Us About Learning

BY SARAH SIMONEAUX, CPC

Variety and short, intensive study periods work as well for adult CPE students as they do for younger learners.

Pandora is a personalized internet radio service that determines what you like to listen to.

For example, you can select a “radio station” based not only on The Beatles, but based on The Beatles’ songs on the “Revolver” album. Pandora will select music with similar qualities to songs on the album, allowing you to give each tune a thumbs up or thumbs down. The more songs you rate, the better Pandora gets at predicting music you’ll like. Amazon and Netflix use similar technologies to suggest purchases and movies for their shoppers and viewers.

This innovative learning technology is being applied to public school students in Bronx, N.Y. through the School of One. School of One actually operates in a larger-than-normal classroom space with

four options available to students when they walk in: working with teachers, learning one-on-one with virtual tutors, studying independently with books and computers, or working in a small group.

School of One uses a Pandora-like learning algorithm that incorporates ongoing data about students, the materials they use and the method they used that day to learn the concepts. The school then creates a unique schedule for every student, every day based on what learning option works best for the student and what he or she is studying.

We don’t yet have Pandora and the School of One learning algorithms in professional adult learning programs. We can, however, apply the principles of the technology when studying for a credential. Here are six tips to get started:

1. START WITH THE MATERIALS

In School of One, students are given the study materials they’ll be using well before they step into the classroom. Selecting different learning methods won’t work without knowing the learning objectives and the material to be mastered. Fortunately, credentialing programs, such as ASPPA’s Tax-Exempt & Governmental Plan Consultant (TGPC), list the learning objectives on their websites and provide materials in PDF and paper formats. Decide which program’s learning objectives best fit your practice and then obtain that study guide. However, wait to crack the books until after step 2.

2. TAKE A SAMPLE EXAM

School of One students take an assessment test before they start studying so the program can be tailored to their needs. Professional students can do the same by purchasing and taking a sample exam

before diving into the materials. In general, there will be a one-to-one correlation between learning objectives and exam questions. You answer all the questions about who can sponsor a 403(b) or 457 plan correctly, for example, but you miss the questions dealing with what arrangement constitutes an ERISA plan. You can then find the pages of the study material that match the learning objectives dealing with ERISA plans and focus on that material first.

3. VARY THE LEARNING METHODS

The core concept of School of One is the varied learning methods students use every day. Adult students can apply this concept by incorporating different methods when studying for an exam. Use the PDF study guide, textbooks, online web courses, and office “lunch and learns” to mimic the variation in School of One. Students can use a LinkedIn or Facebook group to create virtual study groups. Skype is a great tool when you need to be face to face with your colleagues, but everyone is in a different location. I coach high school debate, and we use Skype to discuss debate resolutions and even have practice debates when I am traveling on business. The key is to focus on the areas you identified when taking the sample exam and master one concept before moving on to the next topic.

4. WHY CRAMMING DOESN'T WORK

We've all been told that waiting until the last minute to study is ineffective, but we're likely to have crammed for a test at some point and felt that a passing result refutes this advice. However, studies consistently show that our brains' ability to absorb concepts peaks at 30 to 50 minutes and plummets after that block of time.

In fact, previously learned concepts can be lost beyond the 50-minute mark. In School of One, the students' study plan requires them to take a break every 50 minutes and often suggests that they change from working one-on-one with a virtual tutor to working in a small group. Ideally, breaks shouldn't involve “screen time” activities such as email, social networks, or YouTube videos. Research shows physical activity or speaking with colleagues or friends works better to help the brain store what you've just learned in long-term memory.

5. WASH, RINSE, REPEAT

Colleges have also incorporated technological teaching methods designed to supplement the traditional professorial lecture. Student “clickers” are now used in many university classrooms to provide immediate feedback on how well students understand the material. Similar to audience response mechanisms long in use by the entertainment industry, clickers allow professors to repeat concepts that students are taking longer to grasp. Clickers have been in use for more than five years, and data from the clickers has been used to determine what methods work best to increase student achievement.

The most consistent finding? Brief repetition of previous concepts at the beginning of every class can double the rate of student success on exams. Go over what you learned yesterday, last week, and last month—even when you think you know the material—before moving on to new concepts.

6. BENEFITS OF BOOTCAMPS

School of One founders expected to find that technology study sessions would be the most effective, especially for middle school

students who've been immersed in technology since they were toddlers. To their surprise, face-to-face interaction in small groups and with teachers was equally or more effective in helping students learn difficult concepts, even for students who preferred “loner learning.”

The professional equivalent to the School of One findings is the bootcamp, or intensive study session. The interaction with other participants and the bootcamp instructor allows students to make connections between learning objectives and real-world situations. To be successful, bootcamp attendees should have already reviewed the material for the course's learning objectives. Bootcamp instructors should also be familiar with the 50-minute concept in tip number four above.

Success in learning is the same for adults and kids—start with a plan. However, technology and knowledge about the different ways we learn demonstrates that the plan doesn't have to start at “open your books to page one” or be the same for all of us. Variety and short, intensive study periods work well for everyone. Most important, interaction with each other continues to be the best way to solidify concepts we've learned on our own.



Sarah Simoneaux, CPC, is president of Simoneaux Consulting Services in Mandeville, La. and a principal of Simoneaux & Stroud Consulting Services. She is a former president of ASPPA and previously served on the Education and Examination Committee as a Technical Education Consultant. Ms. Simoneaux wrote the textbook, Retirement Plan Consulting for Financial Professionals, which is used for the PFC-1 (Plan Financial Consulting - Part 1) course of ASPPA's Qualified Plan Financial Consultant (QPFC) credentialing program.