





As we get older we become set in our ways and more sedentary. We gravitate to easy, comfortable grooves in our daily life. This also tends to lead us to loneliness and isolation. The result is a decline in both social interaction as well as decreased mental stimulation. These are two of three components essential to brain health (physical exercise, cognitive exercise and social engagement). This cognitive decline significantly increases the risk of dementia.

Senior education programs can provide a way to fight social isolation by bringing seniors into respectful interaction with all sorts of interesting people, whether it is online or in a classroom. The sheer act of going back to school can invigorate a life by coming together with like-minded others. Taking a class in just about any subject can improve cognitive abilities, rejuvenate memory while having fun. Challenging the brain to grow new cells can take place at any age. In the interest of continuing education, many colleges and universities offer reduced or free college tuition to senior citizens (typically 60 and up, although rules vary). Based on information on Pennyhoarder.com, at least one option for reduced or free tuition is available in every state. However, if one does pay tuition for continuing education, there is a tax break called the Lifetime Learning Credit; this allows up to a \$2,000 maximum deduction, but phases out for higher earners (currently \$56,000 for singles and \$112,000 if filling jointly).

E-learning is a way to learn on your own schedule, and without paying tuition or class fees. 'Personal enrichment' courses are available online for no cost, but are limited to video-based content that is meant to be free, without restrictions or catches. Examples of some of the elearning sites are:

- **Open Culture** (Set up by a Stanford University Professor) Website that tracks free educational and cultural media on the web.
- Apple-U More than 100,000 educational video and audio files from top universities (London School of Economics), NPR stations and Podcasts.
- Academic Earth Video lectures.
- YouTube EDU Content from top universities and other institutions.
- WonderHowTo Instructional videos.

Some Universities have class access through video and/or podcast such as:

- **Webcast.berkely** Recorded lectures from halls and classrooms, plus hundreds of courses, oncampus lectures, debates, symposiums and other events.
- Harvard@home multimedia-rich programs on topics ranging from stem cells to Beethoven.
- **OpenCourseWare** 1,800, some academic courses, complete with syllabi, assignments, exams, and in many cases, audio or video lectures that the Massachusetts Institute of Technology has put online.

Some of us enjoyed school, whether it had been the academics, the socialization or the sports; others of us did not enjoy school and could not wait to get done. Whatever the case may have been years ago, learning after experiencing life as we've known it generates a different perspective on the content being learned. Keep your brain active and healthy, keep learning.

The following website was sourced and referenced for this article:

https://www.aarp.org/personal-growth/life-long-learning/info-01-2011/free online learning.html

http://www.seniorresource.com/senioreducation.htm

https://www.thepennyhoarder.com/life/college/free-college-courses-for-senior-citizens/ https://www.taxesforexpats.com/articles/tax-saving-strategies/what-you-need-to-know-about-deducting-continuing-education.html

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