ENCORE TRANSITIONS 2017
Guide for University of Minnesota Employees

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Encore Transitions Overview
Encore Transitions is the University of Minnesota’s annual series of retirement-preparation courses. Now in its seventh year, the much-lauded program is designed to help University employees create pathways and prepare for successful post-career life by focusing on personal, professional, and social satisfaction, as well as timely financial and health matters.

Whether it is through service, learning, a new line of work, or other meaningful activities, Encore Transitions emphasizes post-career engagement as a foundation for vitality, happiness, and healthy longevity. Developed by LearningLife in the College of Continuing Education, the series includes four daylong courses that will take place on Tuesdays throughout June 2017:

  * Pathways to Post-Career Life (June 6)
  * Financial Planning for Retirement (June 13)
  * Aging Well/Being Well (June 20)
  * Launching Your Future (June 27)

All courses take place 9 a.m.—4 p.m. at the Continuing Education and Conference Center on the Saint Paul campus. Courses may be taken individually or as a series.

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New in 2017
Based on participant feedback, a follow-up course has been planned. While separate from the series, the intent is to provide community and continuity for those who are ready to dig deeper into planning their post-career lives.

*Encore! Encore! Design Thinking* takes place Tuesday, July 11, 1–5 p.m. at the Continuing Education and Conference Center on the Saint Paul campus. The course is open only to those who have participated in Encore Transitions (any session, any year 2010–2017), and is separate from the formal four-part series.

Eligibility
Employees must meet the University’s retirement eligibility requirements and request/receive paid time off from their units in order to participate. Employees also may request financial support.

Faculty, P&A, civil service, and bargaining unit staff on the Twin Cities campus who have at least a 75% time, benefits-eligible appointment, and who meet one of the following requirements are eligible to request/receive support from their unit:

- 50–54 years old with 15 or more years of service at the University
- 55 years old or older with five or more years of service at the University
- 30 years of service at the University, regardless of age

Cost and Funding
Tuition for the four-course series is $475; individual courses are $140; tuition for *Encore! Encore!* is $95. University units have been invited to support their employees’ participation to the fullest extent possible, so please discuss funding options with your supervisor. Your unit may fund your tuition fully or partially. (Note: The amount of tuition paid by your unit is considered taxable income in accordance with IRS regulations.)

You are welcome to register a spouse or partner using personal funds.
All courses include meals. No discounts.

Registration
Before registering, you need to make the necessary arrangements with your supervisor. This includes seeking approval to be away from your workplace on course date(s), in accordance with the work rules, policies, and/or bargaining unit contracts for your employee group and unit.

After you have arranged for time away, funding, and have completed the Encore Transitions Employee Registration Form, you should then obtain the appropriate signatures and fax the form to 612-624-5359.

Note: If your 2016 income exceeded $120,000.00, the cost of Encore Transitions is considered taxable income in accordance with IRS regulations and will be noted on your pay statement at the end of the program.
Space in Encore Transitions is limited. Early registration is strongly encouraged.

**Contact Us**
Contact: Vivien Oja
Phone: 612-624-4936
Fax: 612-624-5359
Email: encore@umn.edu
Encore Transitions website: http://cce.umn.edu/encore-transitions
LearningLife website: http://cce.umn.edu/LearningLife/
# Encore Transitions 2017 Employee Registration

**FAX REGISTRATION: 612-624-5359  QUESTIONS? Email encore@umn.edu or call Vivien Oja at 612-624-4936.**

**EMPLOYEE (please select employee group):**  
- [ ] Faculty or P&A  
- [ ] Civil Service/Union-Represented Staff

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**Total $**

I understand that to the extent that I have not paid for this program, the cost of the program will be considered taxable income in accordance with IRS regulations and noted on my pay statement at the end of the program if my 2016 income exceeded $120,000.00. *I have reached agreement with my supervisor regarding my time away from work to attend the program in accordance with the business needs of my department and the work rules, policies, and/or bargaining unit contracts of my employee group.

*By checking here, I declare that the income reported in box 5 of my 2016 W-2 was not more than $120,000.00.

EMPLOYEE SIGNATURE: ____________________________ DATE: ___________________

APPROVAL: I approve this employee’s participation in the Encore Transitions 2017 and confirm that agreement has been reached regarding time away from work to attend the program in accordance with the business needs of the employee’s department and the work rules, policies, and/or bargaining unit contracts that apply to this employee.

RESPONSIBLE ADMINISTRATOR/SUPERVISOR SIGNATURE: ____________________________ DATE: __________

DEPARTMENT HEAD OR DESIGNEE’S SIGNATURE: ____________________________ DATE: __________
Course Descriptions and Instructor Bios

Encore Transitions: The Series
Tuesday, June 6, 13, 20, 27 (four meetings), 9 a.m.–4 p.m., $475
Continuing Education and Conference Center, Saint Paul campus

For many of us, the next decade will bring beginnings and endings in both work and life. As we think about what might come after our primary careers, it can be challenging to envision, let alone create, a fulfilling and secure future. What’s more, we’re expected to leap into that future overnight. But retirement isn’t an event nor is it a one-size-fits-all proposition. It’s a process that takes time, especially as we look toward post-career lives that are likely to last as long as our working lives.

Encore Transitions is a series of four courses designed to help you prepare for a successful post-career life by focusing on personal, professional, and social satisfaction, as well as timely financial and health matters. Whether it is through service, learning, a new line of work, or other meaningful activities, Encore Transitions emphasizes post-career engagement as a foundation for vitality, happiness, and healthy longevity.

All courses include meals. Take all four courses ($475) or individual courses ($140). No discounts.

The series includes: Pathways to Post-Career Life (June 6); Financial Planning for Retirement (June 13); Aging Well, Being Well (June 20); and Launching Your Future (June 27). Take all four courses ($475) or individual courses ($140). Tuition includes meals.

Pathways to Post-Career Life
Tuesday, June 6, 9 a.m.–4 p.m., $140
Continuing Education and Conference Center, Saint Paul campus

The Road to What’s Next It’s been said that every journey begins with a single step, and this day starts with author Catherine Watson sharing a candid, richly detailed story about how her own encore transition began. It’s a tale of trials and triumphs but more, of realizations and how Watson explored that surprising terrain through personal narrative, a practice she insists helped her to make sense of the past and navigate the inevitable challenges that were to come. After hearing her story, she’ll get you thinking (and writing) about your own transition journey, whether you’ve been traveling awhile or are just setting out on the road to what’s next.

Encore Transition/Encore Life What do we mean when we use the term “encore transition?” What is it and what constitutes an “encore life?” To start, it’s a new stage of life—one that didn’t exist before today’s longevity revolution. Deliberate planning from one stage to the next allows you to tailor your “new” life to your personal circumstances, goals, and talents. In this session, you’ll explore the significant but often overlooked considerations that can make the difference between a transition that falters or fails to inspire, and a transition that is possible, energizing, and meaningful.

Internal Compass: Identifying Values, Talents, and Priorities Over the course of our lives we develop many skills, some that we enjoy using and others that are simply necessary for a certain task or professional responsibility. Similarly, our core values tend to develop and change over time or in tandem with our life circumstance. What if you could use your favored skills and talents in ways that are personally and socially significant? How might this align with your current values? In this session, you’ll explore ways to translate your prized talents into meaningful activities that reflect both your values and your priorities.

The Brain: Engine of Desire We all know that there are life skills that provide a foundation for a healthy tomorrow (exercise, eating right, money management, etc.), but did you know there are core brain traits that can help to transform that tomorrow into one that is more youthful, meaning-filled, and purpose-driven? While your mind acquires habits, opinions, and preferences, your brain remains neutral, ready and able to carry you in whatever direction you choose, be it

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thoughtfully or unwittingly. In this session, you’ll draw on cutting-edge science and timeless wisdom as a means to unlock your curiosity, flexibility, and capacity for “fearless realism,” all of which can help guide your most authentic future.

This course is part of a series. Take all four courses ($475) or individual courses ($140). Tuition includes meals.

**Dr. David Alter**, PhD. Rosalind Franklin University of Medicine and Science; BA, University of Minnesota, is a psychologist with 30 years of experience in health psychology, neuropsychology, and clinical hypnosis. A sought-after speaker, teacher, and trainer, he is cofounder of Partners in Healing, a Minneapolis-based center for holistic health. Alter is coauthor, with Dr. Henry Emmons, of *Staying Sharp: 9 Keys to a Youthful Brain through Modern Science and Ageless Wisdom* (Touchstone, 2015).

**Barbara Hoese**, MBC, University of St. Thomas; CPCC, Coaches Training Institute, is a certified life and executive coach and president of Pentecore Coaching. She has given presentations for organizations such as the University of Minnesota, the American Academy of Neurology, TCF Bank, and Medtronic, and led workshops for the Community Makeover Project in conjunction with Blue Zones and AARP.

**Bill Lindberg**, JD, University of Minnesota, is an executive coach and consultant who is president of The Ash Grove Group and a volunteer member of the Executive Council of AARP Minnesota. Lindberg received his coach training at the Hudson Institute of Santa Barbara and is recognized by the International Coach Federation as a Master Certified Coach.

**Catherine Watson**, MA, University of St. Thomas; BA, University of Minnesota, is the recipient of the College of Continuing Education’s Distinguished Educator Award. She is the former travel editor of the *Star Tribune* and a recipient of the Lowell Thomas Travel Journalist and Photographer of the Year distinctions. Watson’s most recent book is *Home on the Road: Further Dispatches from the Ends of the Earth* (Syren, 2007).

**Financial Planning for Retirement**
Tuesday, June 13, 9 a.m.–4 p.m., $140
Continuing Education and Conference Center, Saint Paul campus

**Unretirement**  The idea that retirement means saying goodbye to colleagues for a final time and embracing full-time leisure for the rest of life is fading fast. *Unretirement* is a grassroots social movement that rethinks and reimagines the second half of life. This is in part due to a series of broad, mutually reinforcing changes in the economy and society—changes that have made an aging population an economic asset like never before. Better-educated and healthier than previous generations, many Boomers are already working well into the traditional retirement years, embracing and experimenting with part-time work, flexible jobs, contract labor, temp work, and business start-ups. (In 2016, a quarter of all new businesses were started by 55–64 year olds.) In this session, Chris Farrell shares how and why society will be richer, and living standards higher, if we tap into the knowledge and abilities of older Americans who can and want to work.

**Making Sense of Social Security, Medicare, and Long-Term Care**  What should you know about Social Security? How do Medicare and other health plans help you to manage your health and health care risks in retirement? What is long-term care, and how do you prevent it from depleting your financial resources? Knowing what questions to ask will help to ensure you find the best answers for your unique situation.

**Breakout sessions**  These breakout sessions provide the opportunity to ask questions specific to your unique financial situation. Topics include how to maximize and integrate Social Security into your retirement income and budget planning (including spousal and survivor benefits, if applicable), as well as how to use required minimum distribution planning to minimize tax on your Social Security benefits.

- **Session One** is for those who are married, widowed, and divorced (married 10+ years).
- **Session Two** is for those who are single (never married) and divorced (married less than 10 years).
Estate Planning: Your Financial Foundation  Estate Planning means making sure your legal affairs are in order and a good estate plan reflects your goals and values. It is designed to ensure your wishes are carried out, as well as to avoid family conflicts and unnecessary costs. Planning your estate can bring peace of mind, and it’s much simpler than most people think. In this session you’ll learn about powers of attorney, health care directives, living trusts, probate, and how to stay clear of common errors that are likely to cause problems in the future.

Breakout sessions These breakout sessions provide the opportunity to ask questions that are specific to your unique financial situation.

**Session One** is *Retirement Planning Basics.* This session is for those who do not have a retirement plan or who would like to dig deeper into how and where to begin. Topics include: what to do with assets such as 401(k), 457, 403(b), or Thrift Savings Plans; how to maximize reliable income sources such as pensions; why retirement fund withdrawal rates matter; and how to choose a financial advisor. You’ll also delve into retirement tax planning strategies, charitable giving considerations, and health care decisions that should be made prior to retirement.

**Session Two** is *Estate Planning: Beyond the Basics.* This session is for those who have more extensive experience with estate planning and/or are interested in more advanced topics, including options to shelter assets from estate tax, options for lifetime gifting to beneficiaries, and options for charitable giving. The session also will detail how to coordinate a revocable trust with assets and how to match beneficiary designations with an estate plan. Special consideration will be given to non-Minnesota assets and residency, as well as to second marriage and cohabitation without marriage scenarios.

This course is part of a series. Take all four courses ($475) or individual courses ($140). Tuition includes meals.

**Chris Farrell**, MS, The London School of Economics, is senior economics contributor of American Public Media’s nationally syndicated public radio program *Marketplace*. He also is an economics commentator for Minnesota Public Radio and host of its series *Conversations on the Creative Economy*. An award-winning journalist, Farrell is a columnist for Next Avenue and the *Star Tribune*, and a contributor to the *New York Times*. His most recent book is *Unretirement: How Baby Boomers Are Changing the Way We Think About Work, Community and the Good Life* (Bloomsbury Press, 2014).

**Mark Fischer**, PhD, University of California, Berkeley; MBA, University of Minnesota, is a fee-based Certified Financial Planner whose career spans more than 30 years. Recognized by *Mpls.St. Paul Magazine* as one of the Twin Cities’ Five Star Wealth Managers, he is a contributing author of *Mapping Your Retirement* (MYR Publications, 2007) and coauthor of the forthcoming *Serious About Retiring*.

**Karen Ciegler Hansen**, JD, University of Illinois College of Law, is an attorney who practices in the areas of estate planning, and probate and trust administration. She has worked with thousands of families during her career and crafted plans to fit each of their situations and goals. A shareholder of Winthrop & Weinstine, PA, Hansen speaks and writes frequently about estate planning and administration.

**Nathan Running**, BS, University of Montana, is owner and president of Running Wealth Management Group. A Certified Financial Planner, he also is an investment advisor representative and branch manager with LPL Financial. Recognized for his wealth-management work by *Newsweek*, Running has provided fee-based financial planning since 1999. He is coauthor of the forthcoming *Serious About Retiring*.

**Andrew Thelander**, MBA, Augsburg College, is a senior vice-president and financial advisor at Wealth Enhancement Group. A Certified Financial Planner and Retirement Income Certified Professional, he has been recognized four times by *Mpls.St. Paul and Twin Cities Business* magazines as one of the Twin Cities’ Five Star Wealth Managers. Thelander teaches at Century College and serves on the philanthropy committee at Gillette Children’s Specialty Healthcare.
Aging Well, Being Well  
Tuesday, June 20, 9 a.m.—4 p.m., $140  
Continuing Education and Conference Center, Saint Paul campus

**Positive Aging**  Contrary to what we read and hear, aging is not a disease, a set of conditions, or an inevitable descent into frailty and dependence. And while there are physical and physiological changes and challenges that come with age, a satisfying longevity is possible if you are health conscious and body aware. This narrated performance, which includes literature, poetry, music, and science, will explore aging through an interdisciplinary lens. The performance will be educational, entertaining, and just what the doctor ordered! Cast and crew include: Marty America, Candace Barrett, Robert Bell, Raye Birk, Dan Newton, and Dr. Jon Hallberg.

**Longevity** In the second half of life, many of us begin to consider how we might *stretch* or lengthen our lives. And while genetics does play a role, it’s not the only factor to influence health and longevity. Recent research points to how genes may be altered by *how* we live, and how we live is impacted by *where* we spend time and with *whom*. Maintaining well-being means modifying one’s environment in order to increase physical activity, develop supportive relationships, and nurture a significant sense of life purpose. In this session, you’ll explore lessons from communities designed to nurture well-being, and learn practical steps you can take to live more fully.

**Resilience** How do life balance, meaningful connections, and joy contribute to resilience? In this session you’ll survey the elements of a resilient life and discover how resilience helps us to stay whole and bounce back from life’s predictable changes and unexpected challenges.

**Purpose** Most people hunger to know that their lives have meaning and that their reason for being has purpose. Whether consciously or unconsciously, your purpose is the motivating force behind everything you do. Purpose is the inward intent that drives your outward action. When your sense of purpose is clear, and you live in accord with that purpose, you tap into a powerful source of energy and potential that can guide your choices for the ensuing stages of your life. In this session, you’ll dig deep into questions such as: What is purpose? What are the benefits of living a purposeful life? How do you know if you are “living on purpose?”

This course is part of a series. Take all four courses ($475) or individual courses ($140). Tuition includes meals.

**Dr. Henry Emmons, MD**, University of Iowa, is a psychiatrist who practices with Partners in Resilience and developer of *Resilience Training*, an integrative program that treats depression. His books include *Staying Sharp: 9 Keys for a Youthful Brain through Modern Science and Ageless Wisdom* (with Dr. David Alter; Touchstone, 2015), *The Chemistry of Joy Workbook* (New Harbinger, 2012), *The Chemistry of Calm* (Touchstone, 2010), and *The Chemistry of Joy* (Fireside, 2005).

**Dr. Jon Hallberg, MD**, University of Minnesota, is an associate professor in the Department of Family Medicine and Community Health at the University, where he also is medical director of the Mill City Clinic. Since 2003 Hallberg has been a regular analyst for *All Things Considered* on Minnesota Public Radio, and in 2009 he created Hippocrates Café, a series of live performances that explore health care topics using professional actors and musicians.

**Barbara Hoese**, MBC, University of St. Thomas; CPCC, Coaches Training Institute, is a certified life and executive coach and president of Pentecore Coaching. She has given presentations for organizations such as the University of Minnesota, the American Academy of Neurology, TCF Bank, and Medtronic, and led workshops for the Community Makeover Project in conjunction with Blue Zones and AARP.

**Joel Spoonheim**, MUPL, University of Minnesota, is the director of health promotion for HealthPartners, where he is responsible for product innovations and operations. He has worked for health care companies, city governments, and nonprofits, and is a former founding staff member and executive director of Healthways Blue Zones Project, a program that promotes healthy environments.
Launching Your Future  
Tuesday, June 27, 9 a.m.–4 p.m., $140  
Continuing Education and Conference Center, Saint Paul campus

**A Purposeful Quest**  The search for purpose—living a life *on purpose*—is a quest for uniqueness. There is arguably no nobler or more satisfying quest than to discover your reason for being and how to use it to benefit the world around you. However, there are no shortcuts in this quest. There are no easy answers. We don’t call it a purpose vacation or joy ride; we call it a purpose quest. Living and working on purpose is not easy, nor can it be achieved in a single step. It’s a process that works only if you *work it*.

Your purpose is present—and has been present—throughout your life, and this session will help you to:

- identify role models who have lived a life of purpose  
- explore the steps involved in claiming your life purpose  
- uncover what anchors and inspires you in life  
- create actionable steps for living a life on purpose

**Peer Panel**  Having doubts? Wondering how you’ll manage? In this session, you will meet a diverse group of individuals who have transitioned into a variety of fulfilling post-career lives. Some have recently retired from careers and positions, others moved on some time ago. What both unites them and makes them unique are the stories of how they transitioned from one life chapter to another. You’ll learn how they are integrating work, helping others, and incorporating personal interests and passions into lives of meaning and purpose. These peer “travelers” are sure to inspire!

**Now What? No, Really. Now What?**  So you’ve done your retirement homework: you’ve put your finances in order, identified your priorities, decided where you’ll live, and set a target date. You may even have told your employer. So far, so good. Now comes the hard part—maybe the hardest part of all. But you can’t hesitate, even though you’re still working and believe that you “don’t have time yet.” This final session will help you focus on the precise steps necessary to turn all that planning into a satisfying reality. The tasks will sound so easy on paper that you’ll be tempted to put them off. But they’re the difference between writing “clean out the garage” on your to-do list and actually getting it done—without exhausting yourself, your patience, or your emotional strength. These steps are key to beginning the next phase of your life painlessly, joyfully.

**Closing Reception**  Open to all Encore Transitions participants and alumni (2010–2017), this celebratory reception offers the opportunity to socialize and make connections with ET peers, panelists, the day’s instructors, and a host of organizations dedicated to serving the ET community. The University of Minnesota Bookstore also will be on site with a bevy of books available for purchase. Reception includes cash bar and light refreshments. RSVP no later than June 21.

This course is part of a series. Take all four courses ($475) or individual courses ($140). Tuition includes meals.

**Barbara Hoese**, MBC, University of St. Thomas; CPCC, Coaches Training Institute, is a certified life and executive coach and president of Pentecore Coaching. She has given presentations for organizations such as the University of Minnesota, the American Academy of Neurology, TCF Bank, and Medtronic, and led workshops for the Community Makeover Project in conjunction with Blue Zones and AARP.

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612-624-4936 | encore@umn.edu
**Encore! Encore! Design Thinking**  
**Tuesday, July 11, 1–5 p.m., $95**  
Continuing Education and Conference Center, Saint Paul campus

The following course is not included in Encore Transitions: The Series. This course is open only to those who have participated in Encore Transitions (any session, any year 2010–2017). Tuition includes refreshments. No discounts.

The emerging field of “Design Thinking” takes design concepts out of professional realms such as architecture, film, fashion, and graphic, product, and service design, and into broader society. The process, which focuses on deep listening, holistic thinking, creativity, collaboration, experimentation, and “user” experience and engagement, is being used in a variety of fields (business, education, urban planning, health care), as well as to address issues of cultural, political, and environmental significance. But it doesn’t stop there.

Because Design Thinking taps the creative ideas of the many rather than the few, the process also is beneficial to individuals who are working toward an expansive and/or specific goal—in this case, a personal future that is purposeful, sustainable, and fulfilling. In this unique course, you’ll use the systemic steps of empathy, problem definition, ideation, prototyping, and testing to advance your vision of that future, and in so doing learn the power of collective thinking and that two (or three or four or five) minds really are better than one.

This course is open only to those who have participated in Encore Transitions (any session, any year 2010–2017). Tuition includes refreshments. No discounts.

Virajita Singh, assistant vice provost, Office for Equity and Diversity; senior research fellow and adjunct assistant professor, College of Design, University of Minnesota, began her artistic journey before going on to study architecture in India and the US.