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# Going Abroad?

By Shirley Wu

**W**hy not? My first overseas experience was going to England for an exchange term. When I became aware of the opportunity, instead of asking myself “Why,” I asked myself “Why not?” The important considerations in my decision-making were:

- Does the exchange school offer courses that fit with my academic plan?
- Can I still secure a co-op job while I am on exchange in a different country?
- Can I continue my Society of Actuaries (SOA) exam progress without interference?

These questions were simple yes/no questions. In fact, it was all about turning a “no” into a “yes” in answering them. For instance, certain courses did not appear on the list of pre-approved exchange course credits. However, through thorough research of the program curriculum and discussions with instructors, I was able to propose new course equivalents.

As soon as I figured out solutions to all the problems at hand, I jumped on the exchange opportunity.

Everything was new and fascinating: cultures, activities, natural wonders, museums, history, landmarks, friendships and so on. All the pain from packing and moving was immediately left behind once I realized how fun and exciting this first overseas experience was. I didn’t forget about the academic side while I was having fun. Actually, all that England had to offer gave me greater motivation to study. I would always stick to my goals for studying for school and SOA exams in order to spend my spare time exploring. It was definitely a win-win situation!

Since the exchange experience, I have gone on to pursue a global career, having worked in Canada, Hong Kong, the United States and Japan thus far.

Yes, asking myself “Why not?” was key in each of my moves.

In my most recent experience working in Japan, I had the opportunity to pick up a new language. Why not? I couldn’t



think of any reason why knowing a new language would hurt me. In going from not knowing how to count in Japanese to being able to deal with daily essentials like shopping or making appointments, it was a very rewarding experience. The learning process was not easy, but it could be analogous to studying for SOA exams, which required strategy and self-discipline. Hence, picking up a new language was not only beneficial from a personal development perspective, but what I learned from the process was also very applicable and transferable to other situations in life.

Many great benefits can be gleaned from going abroad. Here are a few important ones that I would like to share from my experience:

1. In interacting and getting exposure to people from different backgrounds, you become more appreciative of similarities and differences in people. As you build cultural awareness, you can develop a more flexible work style and become more competent in solving conflicts as well.
2. You become more confident as you tackle the different issues you face in a foreign country. Your knowledge bank about the world and people expands quickly as you go through things that are not necessarily the same as in your home country. Experience brings insights and eventually boosts your confidence.
3. When you leave your comfort zone and move to a new environment, you become more independent. You develop new skills to enable yourself to deal with any situation. You will be surprised by how much more you can do!

4. The improved language skills and expanded international networks will definitely prove to be helpful down the road.

5. Last but not least, you make lifelong friends with whom you can share your growth in becoming a better person!

As Steve Jobs said, “You can’t connect the dots looking forward; you can only connect them looking backward. So you have to trust that the dots will somehow connect in your future.”

If you are still an SOA candidate, you may tend to wait until you become qualified to go abroad for work. Think twice before you reach that conclusion. Going abroad while you are a candidate is a perfect opportunity to develop multitasking and time management skills that will prove helpful in your career development.

Moving to a different country should not conflict with your studying progress. While you may encounter culture shock initially, once you pass through that period and settle down, life will definitely be more exciting than back home, with the chance to

explore. When you face different things to take care of all at once (studying, making new friends, exploring, working and so on), it gives you motivation to plan ahead, develop goals and then stick to an execution plan. Studying becomes less “painful” because it is now a smaller share of what you have to accomplish in life. When it is planned appropriately, studying for exams while working abroad could result in the best work-study-life balance than you can ever imagine. Not only will you be very impressed with how much you can do within that period, your achievement will also stand out when employers compare different candidates.

Risk is opportunity, so why not get out of your comfort zone? Bon voyage! ■



Shirley Wu, FSA, MAAA, is director of VA Modelling at Manulife Financial in Toronto. She can be reached at [aywushirley@gmail.com](mailto:aywushirley@gmail.com).

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