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Actuarial Notes Office of the Chief Actuary Actuarial publications In fulfilling its mission of monitoring the current and future financial status of the Social Security program, SSA's Office of the Chief Actuary conducts extensive research. We evaluate short-term and long-term demographic and economic trends and analyze experience in mortality and morbidity rates. The results of much of this work are made available to the public through the publication of reports and special studies on many aspects of the Social Security system. The more extensive of these reports are published in a series of Actuarial Studies, while the briefer reports have appeared in a series of Actuarial Notes (below). We have grouped these Notes into two general categories: Annual Recurring Notes and Special Topic Notes, with the latter subdivided by decade of publication. Annual Recurring Actuarial Notes Special Topic Actuarial Notes Note-taking is one of those skills that rarely gets taught. Almost everyone assumes either that taking good notes comes naturally or, that someone else must have already taught about how to take notes. Then, we sit around and complain that our colleagues don't know how to take notes effectively. I figure it's about time to do something about that. Whether you're a student or a mid-level professional, the ability to take effective, meaningful notes is a crucial skill. Not only do good notes help us recall facts and ideas we may have forgotten, the act of writing things down helps many of us to remember them better in the first place. One of the reasons people have trouble taking effective notes is that they're not really sure what notes are for. I think a lot of people, students and professionals alike, attempt to capture a complete record of a lecture, book, or meeting in their notes — to create, in effect, minutes. This is a recipe for failure. Trying to get every last fact and figure down like that leaves no room for thinking about what you're writing and how it fits together. If you have a personal assistant, by all means, ask him or her to write minutes; if you're on your own, though, your notes have a different purpose to fulfill. The purpose of note-taking is simple: to help you work better and more quickly. This means your notes don't have to contain everything, they have to contain the most important things. And if you focus on capturing everything, you won't have the spare mental "cycles" to recognize what's truly important. Which means that later, when you're studying for a big test or preparing a term paper, you'll have to wade through all that extra garbage to uncover the few nuggets of important information? Your focus while taking notes should be two-fold. First, what's new to you? There's no point in writing down facts you already know. If you already know the Declaration of Independence was written and signed in 1776, there's no reason to write that down. Anything you know you know, you can leave out of your notes. Second, what's relevant? What information is most likely to be of use later, whether on a test, in an essay, or in completing a project? Focus on points that directly relate to or illustrate your reading (which means you'll have to have actually done the reading...). The kinds of information to pay special attention to are: 

- 1. Dates of Events Dates allow you to create a chronology, putting things in order according to when they happened, and understand the context of an event. For instance, knowing Isaac Newton was born in 1643 allows you to situate his work in relation to that of other physicists who came before and after him, as well as in relation to other trends of the 17th century.
- 2. Names of People Being able to associate names with key ideas also helps remember ideas better and, when names come up again, to recognize ties between different ideas whether proposed by the same individuals or by people related in some way.
- 3. Theories or Frameworks Any statement of a theory or frameworks should be recorded — they are the main points most of the time.
- 4. Definitions Like theories, these are the main points and, unless you are positive you already know the definition of a term, should be written down. Keep in mind that many fields use everyday words in ways that are unfamiliar to us.
- 5. Arguments and Debates Any list of pros and cons, any critique of a key idea, both sides of any debate or your reading should be recorded. This is the stuff that advancement in every discipline emerges from, and will help you understand both how ideas have changed (and why) but also the process of thought and development of the matter of subject.

- 6. Other Stuff Just about anything a professor writes on a board should probably be written down, unless it's either self-evident or something you already know. Titles of books, movies, TV series, and other media are usually useful, though they may be irrelevant to the topic at hand. I usually put this sort of stuff in the margin to look up later (it's often useful for research papers, for example). Pay attention to other's comments, too — try to capture at least the gist of comments that add to your understanding.
- 8. Your Own Questions Make sure to record your own questions about the material as they occur to you. This will help you remember to ask the professor or look something up later, as well as prompt you to think through the gaps in your understanding.

**3 Powerful Note-Taking Techniques You don't have to be super-fancy in your note-taking to be effective, but there are a few techniques that seem to work best for most people.**

- 1. Outlining** Whether you use Roman numerals or bullet points, outlining is an effective way to capture the hierarchical relationships between ideas and data. For example, in a history class, you might write the name of an important leader, and under it the key events that he or she was involved in. Under each of them, a short description. And so on. Outlining is a great way to take notes from books, because the author has usually organized the material in a fairly effective way, and you can go from start to end of a chapter and simply reproduce that structure in your notes.
  - 2. Mind-Mapping For lectures, a mind-map might be a more appropriate way of keeping track of the relationships between ideas. Now, I'm not the biggest fan of mind-mapping, but it might just fit the bill. Here's the idea: In the center of a blank sheet of paper, you write the lecture's main topic. As new sub-topics are introduced (the kind of thing you'd create a new heading for in an outline), you draw a branch outward from the center and write the sub-topic along the branch. Then each point under that heading gets its own, smaller branch off the main one. When another new sub-topic is mentioned, you draw a new main branch from the center. And so on. The thing is, if a point should go under the first heading but you're on the fourth heading, you can easily just draw it in on the first branch. Likewise, if a point connects to two different ideas, you can connect it to two different branches. If you want to nesten things up later, you can re-draw the map or type it up using a program like FreeMind, a free mind-mapping program (some wikis even have plug-ins for FreeMind mind-maps, in case you're using a wiki to keep track of your notes). You can learn more about mind-mapping here: [How to Mind Map: Visualize Your Cluttered Thoughts in 3 Simple Steps](#) The Cornell System is a simple but powerful system for increasing your recall and the usefulness of your notes.
    - 3. Cornell System In the largest section, you take notes normally — you can outline or mind-map or whatever. After the lecture, write a series of "cues" into the skinny column on the right, questions about the material you've just taken notes on. This will help you process the information from the lecture or reading, as well as providing a handy study tool when exams come along: simply cover the main section and try to answer the questions. In the bottom section, you write a short, 2-3 line summary in your own words of the material you've covered. Again, this helps you process the information by forcing you to use it in a new way; it also provides a useful reference when you're trying to find something in your notes later. You can download instructions and templates from [American Digest](#), though the beauty of the system is you can dash off a template "on the fly". I'm sure I'm only scratching the surface of the variety of techniques and strategies people have come up with to take good notes. Some people use highlighters or colored pens; others a baroque system of post-it notes. I've tried to keep it simple and general, but the bottom line is that your system has to reflect the way you think. The problem is, most haven't given much thought to the way they think, leaving them scattered and at loose ends — and their notes reflect this. [More Note-Taking Tips](#) [Featured photo credit: Kaledico via unsplash.com](#)

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