

# Actuaries as YouTubers with Vy Le

## Interview Transcript

**Julia Lessing:** Hi everyone. Today we're talking about actuaries as YouTubers. Yes, you heard me right. Actuaries as YouTubers. YouTube, social media, influencer, they're not the words that we often hear or associate when we're talking about actuaries or thinking about what actuaries can do. But joining us for this discussion today is Vietnamese-Canadian actuary, influencer and YouTube personality, Vy. Vy, thanks so much for joining me today.

**Vy Le:** Yeah, Hi Julia, it's great to be able to talk to you, and thanks again for having me on your podcast.

**JL:** Thank you for making the time from Canada to come and chat with us about this today. So Vy, I think we met about a year ago when I came across your article in The Actuary magazine about actuaries in social media and I thought it was really interesting some of the tips that you were sharing in there. So, I started to kind of see what else you were doing. And I noticed that you had a YouTube channel and your YouTube channel, you've got lots of followers and lots of great content. So, I was really excited to have this conversation with you to find out a little bit more about how you did that and what your processes are for the actuaries who are maybe aspiring YouTubers themselves.

**VL:** Yeah, for sure.

**JL:** And so, not only are you a YouTuber, but you're also a qualified actuary and a creative-preneur, is that how you describe it? And you're a very qualified actuary as well, you've got lots of professional designations, you've got a couple of degrees and you're working through another master's at the moment. and I know you're an FSA and an FCIA and a CERA and a CFA and you've got an MBA too. So, you're a very, very qualified actuary and you've also got these adventures in social media. So, looking forward to hearing a little bit about that. But maybe you can start just by telling us how you came to start your YouTube channel?

**VL:** I guess it's because of the pandemic. I guess during the pandemic people have more time than usual. And then when you are just at home, you feel like you want to do something different. So, I guess that is what happened to me. Like during the whole pandemic, I had so many different ideas. I think I tried blogging, which didn't work out because I am really not a writer. I tried a little bit, and it didn't work out on that. And then I get just one night, I feel like, okay, maybe from blogging, you can move into YouTube. It's like the video format of blogging, essentially.

So, when nobody was at home and then I was just with myself and my cell phone, then I just started to record an episode about what is an actuary, but it is like in Vietnamese. I also knew that at that point in time in Vietnam, we had our first university that offered the Actuarial Science Program. So, I think that is a significant development of the actuarial profession in Vietnam. So, and then I saw that like, oh, we already have like a YouTube videos about like, what is an actuary in English, but there's no such thing in Vietnamese. So, then I'm Vietnamese, and Canadian.

So, I thought like, okay, maybe it's time for me to share about the actuarial profession for the Vietnamese community. And that is really how I started the YouTube channel because people were interested in that from the Vietnamese community. And then I just felt more like the urge to continue to provide that content. And then I realised that it's not just the Vietnamese community, it's actually like, even like the emerging markets or even like here, when people ask like, oh, what, what actuaries do, not all the time we can explain that. And then, yeah. And then also like the junior or the aspiring actuaries, they may not know that there are so many things, areas that we can work in as an actuary. So that's just how I kept going. And then having like different guests coming in and talk about, yeah.

**JL:** Yeah, wow.

What a great service you've done to the Vietnamese community by providing these videos, instructional videos, and descriptive videos about what actuaries do so that those Vietnamese actuaries who are

studying can also have that supplementary material that they might not otherwise have or they need to find in English. That's amazing.

**VL:** Yeah, well, after I guess the few basic videos about the actuarial profession in Vietnamese, I switched to English, which I think is right, because they need to know how to speak English anyway if they want to be in the actuarial profession. So, I think that it will be more helpful for everyone.

**JL:** Right. But very inclusive to have some videos in different languages as well, especially for people who aren't sure but are just exploring what they're thinking about doing. So, okay, so it was the pandemic, you had time on your hands, you started writing, decided writing wasn't for you preferred the video format, and started doing those videos for Vietnamese students. And then you've extended that to Canadian students. And now globally, people are watching your videos as well.

I remember one of your videos I really enjoyed was a day in the life of and you sort of go through from morning to end showing what your day's like and what it's like being an actuary and I thought I'd never seen anything like that. It was so interesting and intriguing to see what someone else's day looks like working as an actuary. So, video format, do you prefer that? I mean video is not a comfortable place for many actuaries. How did you become comfortable with being on camera?

**VL:** Well, my husband jokes that it's because I want become famous. I would say it's actually maybe it's also the fact that because I'm Vietnamese, for us we are pretty used to performance on stages. Yeah, when we grow up, we would have these like competitions for dancing or singing. So, you'll be on a stage on a time. And then sometimes like, even like my parents, like at my wedding, my parents and friends would like to record the different clip on a wedding, put it on YouTube. And then my mom will be so excited.

**JL:** Oh wow, wow.

**VL:** So, I think it's like maybe the Vietnamese people just have a performance culture.

**JL:** Yeah.

**VL:** But that's maybe very stereotypical.

**JL:** But for you, that's what you grew up performing and so felt comfortable doing that.

**VL:** Yeah.

**JL:** Wow.

**VL:** Yeah. So that's fun, that's, I guess, for us. It's like, it's okay. It's like, just be on camera. You're on TV.

**JL:** Yeah. Yeah. So, you know, it, there was, so it wasn't an uncomfortable thing for you because you'd grown up doing that kind of thing.

**VL:** I would say it's not that being on a camera is uncomfortable for me. It's more about the communication, making sure that I articulate how I say things. Well, because like, again, English is not my first language. So, communication is something that if one thing that makes me feel less confident about myself, it's communication. I put a lot of effort at the beginning to just like scripting and preparing speeches and everything for my video. So that was like something was uncomfortable for me. But then I was taking it as more like a learning opportunity to really improve my communication and to be more comfortable talking to people or interviewing people or like just doing my own videos. So yeah.

**JL:** So, it's helped you to build your confidence communicating in English and you've had to do a few things to support that. So, by scripting what you're going to say or planning out what you're going to say. And that's been helpful?

**VL:** Yeah, for sure. So, I think it's like, if you're not recording then, I mean, I can communicate fine, right? But you know, like when you're recording, the pressure is much more. So, it's really about like being comfortable with that pressure, or whatever you say or communicate is like, is okay.

**JL:** Yes.

**VL:** Yeah.

### **Julia Lessing**

Yeah. Okay. There are some good tips there for all of us, because as you say, it's easy to communicate in a social setting, or for most of us, not all of us, but when the cameras are rolling, you feel that extra pressure to, you know, level up your communication, I suppose. Yeah. Okay. So, I want to talk a bit about how you choose what to put on your channel and how, you do a lot of interviews as well, so, you know, how do you find those people? Cause our head of marketing, first said to me, "Julia, I think you should have a podcast." I just said to her, "What would I talk about? Who would I interview? What if I run out of people to talk to?"

And that's been a really steep learning curve for me, but a really great experience, but you've been doing it for a lot longer. So, can you talk us through your process of how you decide what to publish, what to put on YouTube, and how you reach out to people to invite them for interviews?

**VL:** In the beginning, my first few videos were more like my own videos where I was talking about the actuarial profession or the different roles of the actuaries or like, productivity tips, learning tips, but then I guess what I had, well, it's more work to do everything yourself and come up with a different topic, then like actually having someone to interview and share. And then for me, it's also about like, oh, maybe I don't know something, but I know somebody else that can talk about a topic. And that is also where you can plan those topics out and the topic can be like coming from the subscribers because they will be like, oh, I'm interested in like how to become an actuary in Australia, or in India, or in this field, or this field. So that is where I also can draw different ideas. and this is also what I can draw from my network because I also volunteered for a really long time.

So, I know a lot of actuaries are there, volunteer to help promote the actuarial profession and they have very good intentions, and they want to help the profession. So now you just need to ask those people so that they can be on a platform like this so that like even more people can listen to learn about that knowledge and that insight. So, I would say it's like it's a mix of whatever content that I find useful for the actuarial profession or as well as in general, anyone interested in quantitative, right? So, math-related careers, as well as different topics that the subscribers or the viewers mentioned in the comments, and then all, maybe it's like when I see interesting people out there, especially interesting jobs, like the actuary work in, then I was like, oh, that's very interesting. Maybe my viewers or my community also want to hear about this. So yeah, so that's how things work.

**JL:** Okay, okay. Because your channel is really around, you know, providing insights and advice to actuaries about their career and work-life balance wellbeing and those things as well. I know you've got a video at the moment where it's a productivity video and it's basically just you working so we can watch the video and work together and not feel so alone which is a very cool idea. But it sounds like you sort of started by going through some of those tip-type topics around actuaries starting their careers and then you've supplemented that with things that people are asking you about and then if there are things that you don't know about, you're tapping into your network of volunteers who also maybe want to be famous and so, you invite them on your channel. And so collectively that gives you a big range of content that you can share.

So, okay, what do you find most challenging about running a YouTube channel?

**VL:** I would say the challenges of running a YouTube channel will be similar challenges of running your own business because pretty much, or like when you are a solo person running your own business, you have to wear multiple hats and you have to be like the researcher for researching the topic, then you get into like become the writer, scripting the content and you have to be your own cameraman, set up

everything, as well as like the editor, and then like the marketer at the end, right? Because you need to be able to market these videos as well.

So, it's just like so many different activities that you have to do if you run your own YouTube channel yourself. So, like at the beginning, it took me like maybe 15 to 20 hours to produce a 15-minute video. So that was like, quite a lot of time that the beginning, but yes, but I think after a while, then you get into a rhythm and then you just don't care about certain things anymore.

**JL:** Yeah.

**VL:** And streamline different stuff, so things get quicker. And I mean, you can also like leverage different applications, or you outsource for certain things.

**JL:** Yeah, yeah it is quite time-intensive, right? Did you find that that got easier over time, or how did you because that's a lot of time commitment for a very short video and then people might not even know they might watch it once and you've put that out there, were you able to get that time down over time? What helped with that?

**VL:** Yeah, for sure so I think at one point it was more like I come up with batch producing because it's like, cause I don't wear makeup, but when I'm recording myself, then I wear makeup. So maybe you wear makeup once and you produce two or three videos. That helps, right? Cause you know, sometimes it takes long for us to get ready. So, like these kinds of, kind of like tweaks into the process to streamline the process. And then like recently they actually, have an app that leverages AI that can actually help cut in the different audio automatically. So, I was like tapping into that because like, oh, this actually helps reduce the editing quite a lot. And some other time I will be like, okay, I enjoy talking to people, but I don't really enjoy editing. So maybe I get some YouTube ad money. So, I just use that money to outsource the editing part, the tedious part. And then with ChatGPT these days, then I can have ChatGPT to help me write the description or the post, right? So, like for me, writing is like, it's still painful for me. So, I'm very happy with ChatGPT to help with it. Yeah.

**JL:** Great. So, tell us more about how you use ChatGPT to do that.

**VL:** Yeah. So, like recently I had a venture vlog with ChatGPT, which you also follow so thank you for that. So, it's like my venture recently, it's not just like helping me to write the script but also helping to write the descriptions or research on SEO, and from that, for this particular series, it's actually, I'm leveraging ChatGPT to work alongside me on building a prototype for a business idea. So, in a way, it's helping create the content, right? Because I'm actually working with it every day on that business idea, and the idea about financial impact estimator for the ESG, and the prototype would be like around the real estate and construction sector.

So yeah, so it came to work with me every day, every week. It's like, okay, so what's the step we have to do? What do we have to do research? And I do that. And then I also asked for this week's update, what should I write in the script? So, it's also a suggestion. I'm like, yeah, here, this is what we should have a script and then I just like to tweak and edit or modify or it's just like, oh, I want to talk more about this or talk about this. So, it's a very great assistant, I would say. So, I'm very happy about the introduction of ChatGPT for this year.

**JL:** It's really made your life a lot easier. It's interesting because it gives such good quality output as well. But sometimes I find you can look at it and think, oh, that looks very polished. That writing looks really nice, but sometimes there can kind of be some minor issues in there that are sort of a bit buried. So how do you find that sort of review process to make sure that what's coming out of ChatGPT is suitable for you to use?

**VL:** Yeah, exactly. I agree with you, I think for us now the skill set is about the reviewing part of it, right? So, like for me, a lot of the time it just, it's hard to get started. So now it's so easy to get started. So now you just, your job is more modifying or asking itself to actually evaluate it like, hey, given this, how would you improve it? Or how would you make it better or more casual or more conversational or whatever it is, right? So, you can just like now your job is how you communicate with ChatGPT. And that is in terms of

communication, right? So, for me, like, again, like I mentioned earlier, I'm bad at writing. So, this helped me a lot in terms of writing.

But then like if in, in terms of like actually using it as like data or analytics tools. So, I think still a lot for us to actually use our own knowledge and to say, hey, that doesn't sound right. Like this, the math for this is definitely not right. And then sometimes I would actually reference it back to another AI system. It's like maybe the Bing from the Bing chat on that. So, you can have the two verify or validate and also, your own to like, okay, maybe you know, you feel like it's wrong. There's something off about it. So, then you would ask about like, okay, this doesn't make sense. And then it sometimes does recognise mistakes. It's very polite about it. So, which is great. Yeah.

So, I think it's like, you also have to do your own due diligence, right? You can also ask that, hey, give me the actual source on your statement on this. And then you go and actually do your due diligence. So, I think it's technically it's just very similar to our typical work that every day, let's say if you have somebody working for you, you delegate the work. What do you have to do in order to review and be comfortable with it? So, I think there's no different than that. It's just like now the person that working for you is an AI, and always nice!

**JL:** A polite assistant, a polite team member. I like the way you've described Vy, that it's not just about starting from a blank canvas, it's about using the tool and then reviewing what's coming out of it and using our experience and other tools to check whether it's accurate and whether it's what we need and understanding what tweaks we need to make so that it's fit for purpose. So yeah, a really important skill for us as actuaries and all professionals going into the future.

So, thank you for sharing all of your tips with us today and a bit of your story, how you came to have a YouTube channel your different ventures, and your work with ChatGPT as well as a polite assistant. I want to finish with one question today Vy and it's this, what's one tip that you would have for actuaries wanting to become a YouTuber?

**VL:** My one tip is just to get started, and it's getting easier and easier than ever as a game. If you have ChatGPT as your AI assistant to help you with that, yeah, you just need to actually do it. Don't think too much about it. If you want to get started, just get started. You can just do one video to have a taste of how the experience or it's still going to be helpful.

**JL:** Great advice. Thanks, Vy. It's been great talking to you today. And I'm sure that your story will be really interesting for lots of actuaries who may aspire to be YouTubers or maybe you've inspired them to be YouTubers. So, thanks for your time today.

**VL:** Yeah, thanks, Julia.  
It's great to talk to you.