

# Connecting Learning to Earning:

The Power of a Learner-Owned Record



Oct 12, 2021, 2-3 pm, ET  
webinar



## Webinar Transcript

### Connecting Learning To Earning: The Power Of A Learner-Owned Record October 12, 2021

>> Paul Fain: Welcome to the webcast, [Connecting Learning To Earning: The Power Of The Learner-Owned Record](#). I am your moderator for this event.

I also run a new publication called Work Shift on that topic and write a lot about the issue here of the records and frankly learner records that touches almost everything we cover so I'm excited to learn from our guests. We are very fortunate to have four top experts on this issue to give site timely and amusing look at the latest of what is happening. Before I introduce them just a quick note on the program. It will be 40 minutes of discussion for the panel. I will leave 20 minutes for audience questions, which you can type into the Q&A tab at the bottom of your browser.

So please do not be shy about asking questions. I am not going to give the full bio on our esteemed panelist, just her name and title so you have to Google for more, but we have a lot to cover. So first up Darin Hobbs, Director of Academic Records and Credentials at Western Governors University. Which as you must know is one of the largest institutions in the country. Hello, Darin. Then we have Kymberly Lavigne-Hinkley, Senior Manager, Coaching and Deployment, Markle Foundation, Skillful and Rework America Alliance; thank you for joining us, Kymberly.

Then Alex Kaplan Global Leader of Blockchain and AI for Industry Credentials at IBM. Thank you for joining us, Alex. And last, but not least, Rick Torres, President and CEO of the National Student Clearinghouse. Rick, I thought we would start with you to set the stage a little bit. Not everybody is fully up on learner-owned records and there is a lot there. So, can you just give us a sense of what we are going to be talking about and why it is so important to all of our works?

>>: Thank you, Paul. Greetings, everyone. About a year ago we presented work of two years going past from that on the learning and employment record as part of the American workforce policy advisory board. That was a pilot to demonstrate that in fact skills can be used to really connect learners to employers through education on a skilled based methodology. Where we are today, it is really time to move the conversation and the work from theory and pilots to execution in the real world, having a real impact on learners. This is where we are. And impact on their opportunities, on their trajectories, and their outcomes.

And I think this is really important because where we are now is really at the beginning of a skilled effort that will have a terminus impact on learners in this country going forward. To date, a subscript set of the group that is come together to bring this concept to light through the [Indiana Achievement Wallet](#), which we will be talking about. This is a giant leap forward. I mentioned from the work done over the past two years and we are very excited about the possibilities that this platform is not only feasible but accessible to the learners, flexible, and scalable.

So, a lot to come here and a lot to cover in the next part of the conversation, but this is why this matters.

>>: Thanks, Rick. Let's start with Darin. I want to give every one of the panelists an open question here to connect their work to the topic. I know WGU is pretty active in the space. Can you give a sense of where the institution is and what you're working on

now?

>>: Sure. Thanks for asking. As a competency-based university we have always been very much focused on getting learners prepared for the job, Day 1. As much as possible. But with the introduction of [the concept of an LER](#) and an achievement while it really turned up the heat on what we are doing and guided our thinking about how we would continue to evolve, what we do for students, what we offer to students, what credentials mean. And how can they be used by our learners, by our students to their best advantage? So that all really congealed for us around the notion of skills. We wanted to take our competencies that we embed within our offerings and nominate them in the same language that employers speak.

Skills. And we wanted to do that for a couple of reasons. We wanted to empower our learners to speak the same vocabulary as they present themselves to the employment market. But we were also very interested in how bite leveraging skills we can surface the learners' data around what is going on in the market. What is in demand. Where do you sit in terms of skills being sought? How does your brand, how does your talent fit and map toward those opportunities? So, we have been engaged. Ahead around skills, skills ecosystem, we were instrumental in treating the open skills network related to this topic and it we have been privileged to dissipate with such amazing partners on the India Chana achievement while at where we are basically taking that intelligence of skills and servicing an amazing informational transparent experience to learners in regard to their digital credentials and how that can relate to jobs.

>>: Excellent, Darin. Obviously, we are going to be talking more about what is happening with the Indiana Achievement Wallet, but I want to turn to Kym. I know Markel has been focused on this issue for a while. Can you give us a sense of what problems you are trying to fix and some of the philosophies that are driving your works?

>>: Absolutely. Thanks so much, Paul. At the Markle Foundation we are really helping to lead the community of care efforts and the community of care is really the

acknowledgment that when we develop solutions to challenges like closing the opportunity gap or helping people articulate their value through skills, we have to consider the whole person. That technology is enabling, but equity has to be a big part of our work together. And we are aiming to really keep the learn at the center of our collective efforts around the Indiana Achievement Wallet and LER project. And for this pilot project, the community of care is essential ecosystem of partners and coordinated resources that are helping our learners to participate and to persist in new opportunities along their career and educational journey.

We are thinking about how to provide access to peer coaches, mentors, support staff for career guidance, services to cover basic needs, those that usually prevent participation. And even beyond those basic needs those that help with persistence. We are also thinking about how to communicate the benefits of participation in the pilot. And to identify the supports needed to participate. We are wanting to create a process to ensure seamless referrals and continuity of supportive services from one education provider to another.

And we are working closely with the partners here on this project to explore how technology can help do that. I think one of the things to note is that this Indiana Achievement Wallet project could run without the community of care. It could operate without the community of care. But really the question goes back to for whom would it operate for? For whom would end up benefiting? And it would most likely just benefit those who completed some form of higher education. The 30 to 40 percent of the population with a bachelor's degree. Maybe those who already have strong support systems. But probably not those who have been left behind in this economic recovery.

And that is really what the community of care work is aiming to help do, to ensure that the record is inclusive of those individuals who are historically underrepresented in the digital economy. We want to provide effective technology and to help a person navigate through the challenges that would have otherwise been too much to overcome. And I guess sort of rounding out the community of care team really believes that life

circumstances should not be the determining factor of an individual's ability to be successful or to contribute. And it takes both the innovative technology solutions and the human support to make that happen.

>>: Absolutely and I think the pandemic has rammed home how important that human support is for folks in our space. But let's talk technology, Alex, a lot of work goes into this. Can you give us the cliff notes of what IBM is contribute to this?

>>: Most certainly. First, I want to say that we are philosophically aligned here with what everybody has just said. The point of technology is to solve problems, to help make people's lives easier. In this particular realm, it is around making it easier to connect people with work. And helping them understand what the possible career pathways that they have...given the skills and expense that they had in the past. I think we come at it from a strong place of support and understanding what our partners and colleagues are doing here in Indiana. So, we are focused very much on infrastructure itself and I think the core principles around the infrastructure, around the technology, are strong respect for privacy and security. This is a sensitive personal information for people. And we want to make sure that they have control over that information, that it is them who gets to decide who they share information with and what level of information they get to share.

So that is a really important foundation and principal of our work. Secondly, that all of this is a highly secured environment that recognizes the importance of the data and make sure that it is protected from unethical uses of it or breaches of the data itself. So, a lot of work goes around that and that gets into things like passwords and so on. And then the other area that I think is really important is about the validity of the data and the information itself. So, we do a lot of work in terms of assuring that when we provide an individual or an educational institution information about skills, about a degree that can be earned, about a career path that people are on, that we know that that data is a true and accurate.

So, we are working with all of the partners in Indiana around how to generate credentials that reflect the skills that people have earned. That we can prove that those credentials were issued by a trusted source, and that we can provide transparency and visibility into these credentials. Then we can provide while it's two people that have this information in it that they can use to get at the objectives we are all talking about. Technology is important piece of it. It is the plumbing, but the whole purpose of the plumbing is to support helping to get people to work, helping to connect people with educational opportunities.

>>: Rick, obviously the Clearinghouse can play a big role in the space. Can you give us a bit of a sense of what is passable in terms of scale in the clearinghouse's role in that?

>>: Thank you. First, I could not agree more with what my colleagues have said so far and in the role of technology one of the interesting aspects is also the role of data, as Alex alluded to. The Clearinghouse is a very unique source of verified and validated data. Across the higher education continuum in the United States. Now, what you're going to hear about today is that that data, while very useful in terms of validating credentials, in order to support a skills-based ecosystem, it needs to evolve slightly but I don't want to skill during center on that...but we will talk more about that in a little bit.

The Clearinghouse has been on a mission to put the data that has been entrusted in their care by all of these institutions to better use to help the school support their learners and to help learners understand what their paths are going forward. And with our strategic partner IQ4, we developed a learner centric-based platform that is designed really to meet the needs of the ecosystem you just mentioned.

You have the community of care, it has to sit on top of a trusted ecosystem, that infrastructure, it has to be able to sort traditional and nontraditional education sources and entities. And also include the enterprise. So, this design has to be something that was created in one of the largest leaps forward is that this isn't just about having a learner be able to present their credential to an employer. It is about understanding how

their credentials break now can be used to help them with the help of counselors, with the help of the community of care understand the path forward.

What are the options? What are the opportunities? That is what this is all about.

Because it is about opening those stores and then helping them get through it. And this is critical. So, the platform itself is a tool. It is a tool that sits on a trusted infrastructure, and it is scalable, it is flexible, it is malleable. The platform, [which we call Myhub](#), is designed to really support all of the work that is going on behind the scenes here and by the enablers. We are providing the technology, folks like Kym and Darin are the enablers for the learners and they are making it happen. That is the role that we play, and we feel it is very important that it all begins with trusted information and data and to Alex's point about privacy and security and transparency and that has been the Clearinghouse mantra from day one, 28 years ago, which is part of the ecosystem of support.

>>: Given the complexity of what we are talking about here I want to really push on the connection to the moment we are in, and I think any of us who read the news can see a bit of the challenge that is happening. Obviously, the pandemic hit lower income and people of color the hardest. Thanks to the work of the Clearinghouse, we can see the disengagement of millions of people from our post-secondary systems and frankly K-12 into the pathway to college...huge declines in enrollments, 10 percent of the community college sector. As we are seeing today, a giant mismatch in terms of openings in the job market and having people. People leaving their jobs record numbers. I believe that what you're working on could actually make an impact on a lot of those challenges and I want to start -- let's start with Kymberly on what it could mean for learners. You touched on this but just in this moment why is this so important to folks who are struggling with their decisions about education and work?

>>: Three benefits come to top of mind and the first is the ability for learners to uncover the skills that they have gained throughout life. And that includes skills from jobs, from school, military, any experience that they have and to understand the association of

those skills with occupations and next apps and to be able to communicate. Their value. And I think that really hits on where we are and our economic recovery right now, especially as people are really rethinking their current job. Where they are a longer educational pathway. What can they do with the skills that they currently have? And this helps really identify and reveal those. I think the second thing is having information in one place under that individual control. So, the resume, the diploma, the degree, skills, and certifications are really essentially anywhere you have learned a skill and digital proof, having all of that in one place.

And that really gives more control to the individual without them having to reach out to so many different types of organizations or employers or people, past schools, training programs, et cetera, and not having to spend hours and hours gathering information which that in itself is a barrier sometimes for individuals wanting to pursue a next step. The last thing is that one of our goals is around partner education providers. Really starting to enhance their communication with each other. Trying to create a seamless transition for a learner moving from one opportunity to another. And creating a plan for continuity of supportive services.

That itself would make a huge difference. Taking that responsibility, a least a little bit of that, off of the backs of the learner.

>>: Thanks, Kym. I want to turn to Darin and something that you said just to emphasize the challenge of veterans of the U.S. military getting credit for their skills. When all of us know well, I have heard horror stories. An officer serving seven years getting two credits for physical education when they enroll in higher education and nothing else despite their credit recommendations from ACE. Darin, I know WGU is very focused on personalized education and recognizing skills. How does this help an institution and a person?

>>: Absolutely. What is guiding us as we look across the landscape of everything that is going on is the importance of valuing learning. Valuing talent and skills. Regardless of



how they are obtained. And validating that learning happens everywhere and it can be applied. And it can be empowering. We also struggled with the military in terms of the trainings that they receive and how do you translate that into academic credit? And thank goodness for ACE giving recommendations on how credit can be awarded. But through this work and taking a deeper dive into NOCs with the military we were able to understand NNC that at a skills level we can absolutely and surprisingly relatively easily map those trainings and experiences into our offerings.

And award credit. And validate that learning. So, what we are working on here has huge implications in terms of how learners can receive the credit that they are due, to be validated for the learning that they have engaged in, regardless of where that happen. Employer-based training can also be mapped in for academic credit. And we demonstrated that through one of the original pilots through the market workforce policy advisory board with Walmart, for example. When you start understanding and speaking that common language of skills and seeing how these skills happen here and how they have been evaluated and assessed and obtained relate to the skills over here in terms of how you evaluate them and apply credit for them.

The mystery and the fog of war if you will start to dissipate and dissolve. And you start seeing these direct connections so that we don't ask learners to just redo and repeat and prove once again that instead we can validate it, let's move on, and let's furthermore let's show you where your gaps are. You have this great set of skills over here. Here is a skill set that maybe you've got a gap in, that you need to take that next step. We can clearly identify that so that learning becomes intentional instead of incidental. And there is a real outcome at the end of those efforts. Because we can also show how this relates directly to the market. Why this learning is valuable. How it best serves you and your goals. And, again, it is personalized. Because not everyone scales are the same. I will be bold and say it is like everything we could hope for. Not only in terms of an institution that provides education and wants to get learners across the finish line, wants to prepare them for a dynamic market, but for the learners it is amazing.

Because finally I am being validated for what I know. What I have already done. What I am bringing to the table. And I can now demonstrate that to a consumer of my talent. I can prove that. To a consumer of my talent. And I am marketable. I don't have to struggle with what did I learn as my degrees in psychology, what are my skills? What do I have to offer? That conversation now changes to here is what I can do. And here is how I demonstrated it.

>>: I want to turn to the consumers of talent but before I do that, I want to give Rick a chance to respond to what he has just heard. You have any thoughts?

>>: What is really interesting is that you're hearing throughout all of this is that lifelong learning has four basic transitions. School to school, you transfer from one school to another. School to business. Business to business. Business back to school. Of some kind to get retrained. And what we are talking about here is not a one and done. It is about developing an ecosystem that allows the learner to continue to successfully transition and grow from each of the points. So that is the whole point is that there is a progression and that is what success looks like. Where a learner can see how their progression can happen as they are doing these transition from one type of entity to another. And that is what is really underlying all of this. Is that enablement of the learner at the end of the day.

>>: Alex, one of the most important pieces of this if not the most is what this can do for employers. I say this sincerely when you are a journalist who writes about thinking about skills-based hiring and committing to it IBM is at the top of the list. Can you talk a little bit about what this could mean for IBM? But also, employers are smaller that may be newer to this sort of focus.

>>: I think it's really important to understand that this is a key part of our business strategy. The reason that we began to focus on skill-based hiring a number of years ago is because we are identifying challenges for filling the jobs that we have both

domestically and globally. And part of the challenge was, there just wasn't enough pipeline of people qualified to take the jobs. So that was a big challenge to deal with. Another part of the challenge is our jobs change really rapidly and this is true across the entire technology industry where the jobs of the future can look very different from the jobs of the past. And frankly, the moment, that we have a lifter in the past couple years with the pandemic has been really [indiscernible] in terms of changing the nature of work.

So, when we look at the skill-based hiring approach to it and why we have become so completely invested in it is we are very interested in the skills that people have not only in terms of their immediate ability to do the work that we need to get done, but equally as important their ability to adapt and grow as the jobs change. So even though the job may change on the requirements for the job may change some of the basic skills continue on. So, skills around working collaboratively, skills around analytical thinking in some of our technology areas basic skills around software programming, methodology, consulting, these are all skills that regardless of the topic or the challenge we are addressing at any point are always relevant.

Another really important part of why we made the shift, and this is true for a lot of employers, is in terms of our strategic positioning in the marketplace. We need a workforce that reflects the world in which we work. And I would say very diverse and very inclusive workforce. And when you start to do business in different countries and in different regions, you need to have people on your team who understand the lived experience, the business environment, the regulatory environment, so we need a very diverse and very broad workforce, and we need a lot of creativity.

A lot of creativity. It is a very dynamic area, there is always a lot going on. And the more the broader set of forces you have the table the better solutions you are going to have in solving the problem. So, this means a lot, not only for large employers but for smaller employers as well. Remember with the pandemic when you look at a small employers, they too had to shift toward working remote and virtual. In the restaurant industry they

moved exclusively from an in-dining room experience to a delivery service during the height of the pandemic. This required significant shift in business strategy thinking ending skills at the people have so I think part of why we are seeing really and accelerating interest and a commitment to a skill-based economy and understanding the skill set we are having is because generally the changing nature of work and the changing nature of the economy and the need to be able to move accordingly. So super important topic for all employers.

>>: Very briefly, it is hard for me to get a sense of the level of urgency that folks say on this webcast who worked post-secondary education should have about that change, Alex, how sustained it might be in the recovery where things may be hopefully starting going back to something like normal. How much of a serious shift are you predicting here?

>>: We are already living through a serious shift. We have more jobs open than we can fill. And it is a very tight talent marketplace, and this is true, again, both domestically and globally. We just don't have enough pipeline. So, we are open and again this is true of all of our peers within the technology industry as well. So, we need continue to need strong alignment with our colleagues in academic institutions but also alternative sources of providing skills to people. Coding Boot Camp, there's all sorts of different options for people out there in terms of building skills. We are very aggressive in terms of doing that because our businesses are growing rapidly and there's a lot of demand and this is true of our customers as well.

We work with many of the largest banks in the world, the largest manufacturers, retail corporations of the world. I mean, I think at the height of the pandemic, I think Walmart hired what 300,000 people or something. This is the other thing. At the beginning of all of this, we said when we go back to normal. But it quickly became evident that we are not going back to what we used to think that we are going to be in an environment of high demand for jobs...skills-based hiring for many, many years to come. And you can just see it every day. Just go to the grocery store and see what is not on the shelf. Think

about the number of automobiles that are not getting manufactured because there are not enough chips available in the supply line.

I think that these changes are going to be with us for quite some time to come and that doesn't even get into the next wave of what technology is going to look like.

>>: Thank Alex, very helpful. Let's get specific about what equality learner employer record looks like. Including for folks who aren't four-year degree holders. And I would like to start with Darin on that one.

>>: Absolutely. When we say what is a quality record looks like I am going to go ahead and say well first off it needs to be digital. The days of paper records, transcripts, diploma being the proxy for what you can do, that is behind us. We are now quickly moving into the future that is now, which is digital records. So, your digital records need to contain certain elements that I think communicates the quality of the record. They need to be transparent and what does this achievement mean in terms of what the learner, a holder of that record, can do? What is the earning criteria? How did you determine that they were able to do those things?

And the credential, the achievement, the record, needs to align to a landscape of frameworks, of taxonomies, so that the record can take on added meaning and be put into context for both the learner and the consumer of that record. So, at Western Governors we had been working on, as I mentioned earlier, the nominating all of our competencies, all of her achievements with skills. But we went a little bit further, and we are implementing what is called a rich skills descriptor. Which basically takes a skills category and contextualizes it to what the learner must be able to do in a specific type of job role, sector, industry, et cetera.

Because we want to provide that very clear understanding to the learner and the consumer of the record. Here is what they can do, here is the earning criteria that they had to meet to be awarded this achievement. Here is how it was validated. Let's remove

the mystery around why we award achievements. And you will notice that I haven't said grade anywhere. Because once you express a digital credential, and achievement, the fact that they demonstrated what they needed to demonstrate to earn that credential is a foregone conclusion. However, we still work with any system where things like rates are important, where a GPA may be important, term structures are important, especially when we talk about how those same credentials need to be portable into a different education provider. So, we use open data standards. And I think that is another aspect of quality of record is that you are using open data standards.

So that this information can flow, can easily flow. And there are open data standards we can make assertions about the credential of the achievement. You can also build in additional metadata that is important to another education provider. You can show how the credential aligns to a myriad of frameworks in order to make the credential understandable and interpretable. And again, using open data standards. The same thing can be said about the credential in terms of machine actionable. So now my credential can be ingested into existing systems.

I can eliminate some unnecessary manual work around these credentials. I can write business logic around these credentials. All of this in my opinion speaks toward a quality of a credential. It goes without saying, and Rick will probably speak to this more, that the credential has to be trustworthy, it has to be verifiable. And what we are doing in the Indiana Achievement Wallet, it has all of that built into it because, again, the consumer of this credential needs to know these things, I need to be able to trust it, I need to know that it wasn't tampered with. I need to understand what the learner had to do to get this credential and how it applies to my specific needs. That is what makes a quality record.

>>: Rick, let's turn to you. What would you add to the extent that you can tie it to the Indiana Achievement Wallet working stamp?

>>: I think there's something -- I was looking at some of the questions popping through

and I want to tie a couple of these pieces together to that. And it is really just building on what Darin was articulating. It is about that credential and that record being accepted by the enterprise on the other end. So -- if you set up this entire ecosystem and I present my information and the receiving enterprise has no idea what we are talking about or what I am talking about as a learner, this project, and any project like that that is about portability, will not be successful. Successes about the ingestion of that by a healthcare enterprise, in this case in Indiana, that understands what skills that are being sought and they are like yup I know what this means. And it's really important that that becomes the outcome.

And to Alex's point earlier about IBM and all of these folks that are hiring based on skills, as we develop these ecosystems the information that is contained within these data need to be translatable to the recipient. Very clearly. That they understand what it means. Because that is the great enabler to portability and to the continued growth that I talk about. It is absolutely essential. So that has to be part of this. It is about the enterprise also come through and say yes, we understand what these credentials mean. And therefore, we are willing to accept them.

>>: Let's turn to Kym.

>>: I have a quick add. When you think about how all records need to become digital records, we can't overlook digital literacy. And we have to have a commitment from partners, and they are typically education partners to ensure that there is digital literacy provided to individuals and the digital literacy gaps are covered and this is with high school alternative high school, community college programs, certification programs. It is the collective responsibility, especially the way that so much of our economy is shifting in the direction of needing to have some type of digital literacy to perform in your occupation...that there is a commitment. It goes back to who are the partners on the project, what is their commitment to ensuring that there is digital literacy, how are we making sure that we are being inclusive in this work.

>>: Thank you for that. I am going to turn to the audience questions. Thanks for dropping them in there. There are some great ones. I'll start with Alex. I know this is a new project that is in the works. But how accepting will employers be of this? What is it going to take for this to take off with employers?

>>: I think there accepting. There will be the optimum school-based area and one has been the veracity of the data itself, the ability to verify the credential and the wallet addresses that so that is very accepting. We are also very open and interested in providing information about our jobs through skills, what jobs are going to be successful in our skills, but we like the fact that the wallet helps people apply a clear pathway based upon skills related to a particular job. So, we are already all digital on all of this and how from our side of all of this. That is how everything really works. I think the key to get into really take off here is really working at the local community level in regions and in states and through both economic develop in and workforce boards bring together employers with educational institutions with state and local government to really focus on creating that system because once you've got it up and running, it is up and running.

But where it really provides, I think the most value is in local communities around the country who are working these challenges and connecting people to jobs and that is really where the action is. So, we have the infrastructure. I think that that receptivity on the part of everybody, the people looking for work, the academic institutions, and the employer's is really high because we are all already living in this digital world and the work that we're doing is putting on top of that digital world that we are all engaged in.

>>: Thank you. I am going to go to another question. How do you see the role of career counselors and coaches unfolding within the system? Obviously, we have all seen the benefit of that because there's a lot of uncertainty in the job market and focus particularly those who are first-generation college students can benefit quite a bit from some career expiration and guidance. Kym, how would you respond to that?



>>: I think what is really important is that career coaches have a broad network of peers. And have a community approach that career coaches are skills-based, human centered and equity driven, that is really what we are trying to encourage at the Markle Foundation. We are hopeful that Caraco chose that they sort of exist in a couple of different areas, that they are individuals who are providing crude navigation services, that they are also connecting individuals to supportive services, that they are playing a supportive role read an educational experience and that there is alumni support and transition from one education opportunity to another or from an education opportunity to employment and that there is someone that an individual can go back to and talk to posts that connection to employment.

>>: Darin, Anything to add on that? I know WGU does a lot with coaching.

>>: I don't know that I can say anything that would add value to what Kym just said other than the fact that at Western Governors we do through our mentoring program, through our program faculty, allow our students to walk this journey of learning and developing their talent brand with a partner that guides them along the way and helps them to understand their learning and keep the eye on the prize. This is what you are working toward. And I think that that human connection is what is so invaluable and a necessary part of everything that we have been talking about.

>>: (Alex) I also think coaching is very ripe for artificial intelligence. So, I completely agree, there is always a role for a human touch, but I think we can do so much more work at scale as we start to bring in these AI kind of tools that can help people make those decisions.

>>: I will take IBM's opinion on the potential there for AI. I want to stick just for a second a lot of great questions coming in on the adoption question, the potential. I want to turn to Rick on this. A great question is clearly needing ecosystems for adoption. Do you see the most ecosystem potential in states, regions, sectors, or some combination?

>>: Great question. Since an ecosystem requires that you have the commercial enterprise involved to hiring, it is about jobs, and it is about getting the right people into the right jobs. I actually think it is a combination and I think when we have approached this from a state basis there is a lack of interest because there's a lot of statewide economic development that is going on. But as we all know, even though we are all part of this 50-state country out there plus Puerto Rico and Guam and other regions within the country...and it is not beyond reason to believe that there will be economic regions and states that will come together to try to figure out how they can have an economic impact that could benefit from things like this.

And just to build on that the counseling point of this is an important point here, too. When you look at K-12 and the ability of counselors to open the door to opportunities to things that learners never thought were possible. I had no idea that I had jobs within 30 miles of where I am living now that I actually could shoot for. And this is about transforming the narrative and counselors play a huge role because they are trusted by the learner. They say give me some advice. And that is why this part of the ecosystem is so critical and I think that is one of the great enabling aspects of all of this.

So, I do believe it is a regional party, I believe it is state play, but it involves the ecosystem that we have been discussing here to be successful.

>>: Question here on the role of blockchain. Kind of we could spend a lot of time there. But Alex, can you give us a sense of whether it is a factor and how?

>>: It is a factor. We are using it as a technology because it has particular attributes which lend itself to this use case. So those attributes are the ability to support identity, which basically means that people have control over their own data, and they get to decide who they share that data with and what level of data they can share it with. So that is one important factor of it. Another important factor of it is it provides transparency so as credentials are posted on the blockchain, people who have access to it can see those credentials and can see the history of those credentials, who changed it, who

posted and so on, comes transparency and the third is that it allows for all sorts of organizations to share data and information with each other without there being some prior private-party database so it's like it neutral convenient ground for us to share information. It just happens to have a particularly good set of attributes blockchain to support the kind of work that we're doing. That is why we use it.

>>: Thank you. That was very succinct for that topic. I have a couple questions about specific examples of how this would play out. One of them is how a small employer might use it to fill a certified daycare position provider -- or how would a college use this in hiring an employee? Rick?

>>: You knew this was going to happen at least once. I can talk a little bit about the employer. A critical part of the ecosystem that is being developed will be the ability for employers of any size to be able to look at students who have opted in, learners who are there, that what their skills are and be able to help recruit and look at those learners. I think that is going to be the important piece and give them an invitation to work with them. So sometimes when you go to a college campus a lot of times it is all of the big boys like Alex who show up and take up the lion share but sometimes there are some small employers that want to see how they can have an impact and it is designed to take that into account. I think Alex has a good example of this. Alex, fire away.

>>: Let's take something about plumbers or electricians. Because we tend to think about this in the context of the kind of jobs that we've got. But that is not where the majority people work so think about plumbers and electricians. Most of them are really independent contractors so they have a number of challenges. One is if I've got a big construction problem going and I'm looking for plumbers I only know who I know. So, we are going to be able to create a repository of names of people who have the proper certifications to do the plumbing so now I'm looking for some to come look on my construction problem -- project I have someplace to go. For the plumbing themselves, they know that they need to have the certifications so they can get them from where they went to get the certification, state certification, to a technical school that they got it

from and they have it in their wallet and when they show up at the job site the construction manager wants to know, okay, let me see proof of your certification...we can fix that problem.

So, we've got to think about this in terms of real people, real uses, and how that can come to play, and we can make all of that a whole lot easier because the employer needs to know that the plumber has the right certification before they bring them on the site, the plumber themselves needs to know they have the right certification and that they can prove that they actually have it.

>>: It is a great example. Thank you. I know a question here about entrepreneurship. Thinking about folks who are engaged in the gig economy don't really have maybe the formal employment relationship that we think of. Can this work for folks like that? The question stresses that there's quite a few of those people as we know. And let's start with Alex and if anybody else wants to pop in.

>>: I think it certainly can because it is really about identifying the skills that people have. So, we have this concept, all of us on this phone, around a self-asserted credentials. We want and encourage people to let it be known what skills and credentials they have. So, if I am an entrepreneur, I obviously have a lot of them, some of them might be formal classes that I took and a lot of them were probably related to work that I did, which may not be through a formal employer. So, we want them to be able to assert them. The key for that person is to be able to point back to somebody who can confirm it.

And there's a lot of interesting startups who are working on how do you provide confirmation for skills from formal program...so I think over the years to come, we will see a lot of work going into that and the work Western Governors is doing around descriptors and the Clearinghouse doing micro- credentialing are really important.

>>: We have a question about the role for micro credentials and badging in this

ecosystem. Darin, would you mind addressing how that might fit in this puzzle?

>>: Badges is just one example of an open data standard, the open badges data standard, and actually we are both for Indiana Achievement Wallet as well as Western Governors University embracing the open badges data standard to represent the assertions of achievement, of learning. We also can and will be using another open data standard, the comprehensive learner record so that we can build around the badge assertion, the information that would be relevant to a hiring manager and/or another education provider, for example, that I referenced earlier.

I think micro credentials is very important in this topic and I think it is also very much part of our future. We need to allow learners the flexibility and the speed to adapt their skills stack as the market shifts, as something becomes available to them or emerges while something else sunsets. And that can be achieved through more bite-sized, credential-based learning. All of which can still be designed and engineered as we plan to step toward macro credentials, higher level credentials, adding up to a degree if that is the learners' goal or end game is to get that degree.

All of which is possible. But absolutely, representing small level achievements like at our university competency through a badged assertion, how that competency relates to another competency and the next one to become a micro credential that is supported through market data to show that this combination is actually marketable. There is someone looking for this combination set of competencies and skills. So, we will credential that as a micro credential. Does that answer the question?

>>: It did to me. Thank you. I know it isn't not easy want to answer. So, Kym, we're getting close on time, and I want to turn to you before Rick closes out. But first for the whole panel I have been seeing this question and have not gotten to yet. Who would pay for this service? The individual? Kym, do you want to answer?

>>: Currently our project is funded through -- from a couple of grants from major

philanthropic organizations but in the future, there is a lot of opportunity to have this aligned with some of the federal workforce funding, potentially higher education, and there is a lot of benefit to the workforce system and the education system to have a platform like this in place. Understanding the quality of training providers and quality of degrees, connection to employment, the outcomes related to training programs, especially if you think about -- I go directly to the workforce system and the certifications that are funded through individual training grants that give a lot of indicators on in demand jobs and what is currently -- what training is currently valuable and helping to fill some of those needs.

>>: Thank you. And very briefly, because I want to give Rick a chance to close things out, in terms of timeline for folks watching this, how long is this going to take to start releasing results? Maybe taking them on nationally? Any thoughts, Kym, how much time do we have here?

>>: I am actually going to direct that one over to Darin.

>>: I think that you are going to see over the next calendar year, a gain in participation at the state level and through employers because we find ourselves in the Zeitgeist moment, so inertia is with us. The times are with us and the appetite for the solution is absolutely there. So, I think you are going to see over this next year gain adoption, gain participation, then I think the year after that you are going to start to see this snowball. I think it is happening and I think it is going to happen fast.

>>: Thanks, Darin. Rick, please close us out.

>>: I am going to build on Darren's point. First, I want to thank Alex and Kymberly and Darin for participating. And Paul, thanks for guiding the conversation. But I think we are at this inflection point moment. I think the unfortunate circumstances of the last couple of years...have accelerated the need to make things happen and the benefit here is that this is being designed for all learners, lifelong learners. It is an equity solution. It is one

that focuses on diversity and equity. It hits all of the right things that need to be true for any effective ecosystem including ROI from the businesses.

So, you say what is going to make this work for a business. It is about getting the right people with the right skills, at the right time, and start getting rid of the mismatches that happen out there. The military, the under matching that occurs and the chronic under matching that happens because people don't know how to translate the skills. This is where this is headed. This is the future. And we are just at the beginning. So I know we are almost at time but I want to remind everybody there is going to be a very live and vivid conversation about the [Indiana Achievement Wallet as part of the National Governors Association conference which is going to be held on October 27-- and 28.](#)

And it opens to the public and we have a link that will be put into the chat, I believe, or into the environment so everybody can see it for the NGA conference if people want to register for that.

And if you have any questions, please feel free to email us at [LER@studentclearinghouse.org](mailto:LER@studentclearinghouse.org). And we would be happy to discuss further. But I want to thank everybody again. It is the right topic at the right time. So, Paul, back to you.

>>: Thank you, Rick. Thanks everybody for joining us. And a round of virtual applause to our excellent panel. Cheers.

[ End of webinar ]