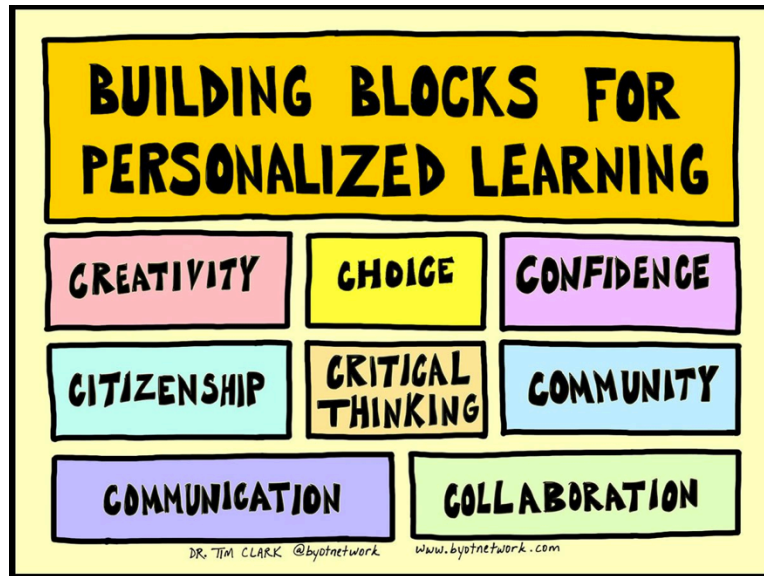


# Personalized Learning

The building blocks of personalized learning



Schools and districts around the country are beginning to implement Personalized Learning to better connect students with engaging academic content; to facilitate the development of digital age skills; and to utilize technology to provide access to anytime, anywhere learning. These benefits occur as districts, schools, and teachers recognize that students have unique strengths, needs, and interests that must be considered within the design of instruction. The methods for addressing student individuality may differ, but they include the same hallmarks of the BYOT classroom. In the illustration above these are referred to as building blocks, as they collectively construct a firm foundation for personalized learning.

Source: BYOT Network

Personalized learning is the tailoring of pedagogy, curriculum and learning environments by learners or for learners in order to meet their different learning needs and aspirations. Typically technology is used to facilitate personalized learning environments.

The term personalized learning, or personalization, refers to a diverse variety of educational programs, learning experiences, instructional approaches, and academic-support strategies that are intended to address the distinct learning needs, interests, aspirations, or cultural backgrounds of individual students. Personalized learning is generally seen as an alternative to so-called “one-size-fits-all” approaches to schooling in which teachers may, for example, provide all students in a given course with the same type of instruction, the same assignments, and the same assessments with little variation or modification from student to student. Personalized learning may also be called student-centered learning, since the general goal is to make individual learning needs the primary consideration in important educational and instructional decisions, rather than what might be preferred, more convenient, or logistically easier for teachers and schools.

# Programs of Study

The building blocks of personalized learning



States may develop programs of study in one or more of 16 career clusters that are recognized by the Office of Career, Technical, and Adult Education (OCTAE) and the National Association for State Directors of Career Technical Education Consortium (NASDCTEC). The 16 career clusters are occupational categories with industry-validated knowledge and skills statements that define what students need to know and be able to do in order to realize success in a chosen field. Within each of the career clusters pathways, program of study templates have been developed, which outline sequences of academic, career, and technical courses and training. The programs begin as early as ninth grade and lead to progressively higher levels of education and higher-skilled positions in specific industries or occupations.

Source: cte.ed.gov

Catalyst | Concept Cards

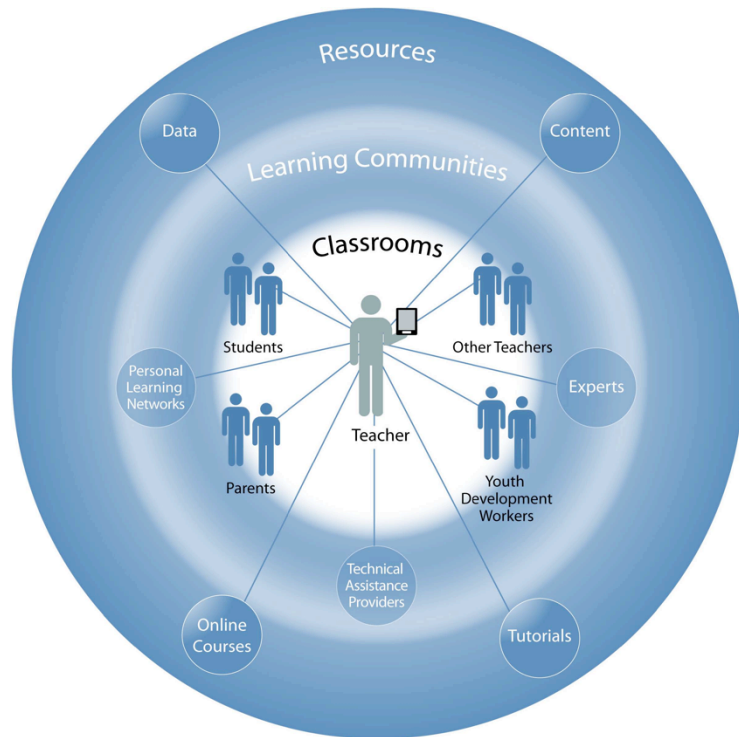
A program of study is a comprehensive, structured approach for delivering academic and career and technical education to prepare students for postsecondary education and career success. The Carl D. Perkins Career and Technical Education Act of 2006 (Perkins IV) requires that all eligible providers offer at least one program of study.

A Program of Study is an academic and career plan developed by your school to help move you towards a college and career path. A Program of Study Plan can help high school students:

- Select high school classes that prepare them for college and getting a job
- Understand how the classes they're taking in high school lead to a career
- Identify extra-curricular activities that are related to their career interest
- See what classes at their school offer early college credit that will save them time and money towards their college expenses.
- Graduate from high school prepared for their next step toward the career they choose

# Open Source Learning

## The open source movement comes to schooling



*According to Jane Kagon, founder and executive director of RFK-LA, “Open Source Learning, by its very definition, is an intrinsic structural component of a learner-driven social justice curriculum.”*

*Creating equity in education produces tangible, measureable results that demonstrate substantial change in teacher effectiveness and student achievement.*

**Source:** Wikipedia

Catalyst | Concept Cards

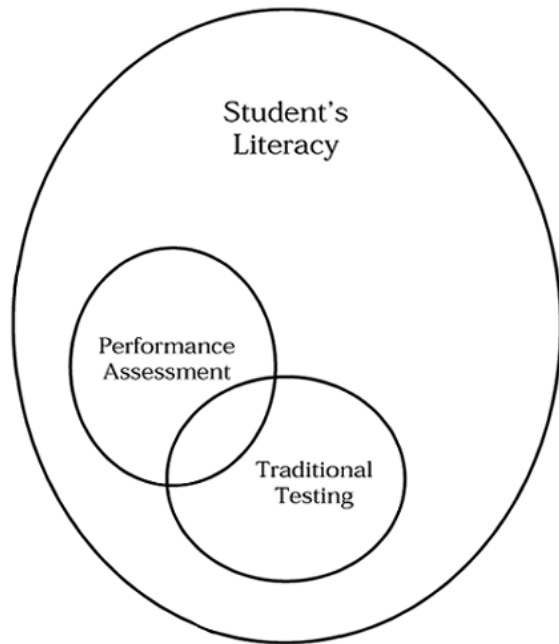
Open Source Learning is an emerging education practice that allows students to capitalize on the scope and power of the Internet to create and manage their own learning experiences and produce interactive material that is available online to everyone. The term was coined for this context in 2009 by David Preston, a teacher who developed the principles, tools, and techniques that are being used in a growing number of K-12 schools and colleges.

In an Open Source Learning environment, individual students work with the guidance of a teacher-mentor to explore and create concepts, source materials, and research to develop their own learning experiences, primarily with online technology. Students form socially dynamic learning networks online and in the local community, communicating and collaborating by using in-depth online research practices, blogs, social media, and other interactive tools.

As a result, students create and manage interactive learning material that is available online to everyone, generating and sharing value that extends beyond the traditional K-16 curriculum.[1] This deeper and more engaged involvement results in significant improvement in academic achievement; it also creates many opportunities for traditional performance evaluation of objective production, including formative and summative tests, as well as alternative assessment of portfolios, which can include a variety of artifacts, including transmedia presentation of content and the learner’s choices related to platforms, media, and design.

# Performance Based Assessment

Demonstrating what you know makes learning meaningful to students



*The Cycle of Learning engages the student of any age in a process that is strongly influenced by the learning environment of the classroom, school, school district, state/region, and nation. Administrators, teachers, and other adults can provide support and encouragement in the form of time, resources, encouragement, and support of creativity and risk-taking. When the adults in the students' environment are themselves enthusiastic, reflective learners who constructively resolve the inevitable conflicts that occur during the change process, the students are more likely to employ these strategies as they learn how to be capable, self-motivated, independent, lifelong learners. Thus, the policies and practices of all the stakeholders in the performance of our youth create the "frame," which can either support the long-term changes necessary to improve performance or incapacitate these efforts.*

**Source:** ASCD

Catalyst | Concept Cards

In the act of learning, people obtain content knowledge, acquire skills, and develop work habits—and practice the application of all three to “real world” situations. Performance-based learning and assessment represent a set of strategies for the acquisition and application of knowledge, skills, and work habits through the performance of tasks that are meaningful and engaging to students.

Performance-based learning and assessment achieve a balanced approach by extending traditional fact-and-skill instruction. Performance-based learning and assessment are not a curriculum design. Whereas you decide what to teach, performance-based learning and assessment constitute a better way to deliver your curriculum. Teachers do not have to “give up” units of study or favorite activities in a performance-based classroom. Because authentic tasks are rooted in curriculum, teachers can develop tasks based on what already works for them. Through this process, assignments become more authentic and more meaningful to students.

Traditional testing helps answer the question, “Do you know it?” and performance assessment helps answer the question, “How well can you use what you know?” These two ways of looking at literacy do not compete; the challenge is to find the right balance between them

# Career Academies

The open source movement comes to schooling



*Overall, the Career Academies served as viable pathways to a range of postsecondary education opportunities, but they do not appear to have been more effective than options available to the non-Academy group. More than 90 percent of both groups graduated from high school or received a General Educational Development (GED) certificate, and half completed a postsecondary credential. The Career Academies produced an increase in the percentage of young people living independently with children and a spouse or partner. Young men also experienced positive impacts on marriage and being custodial parents.*

**Source:** MDRC

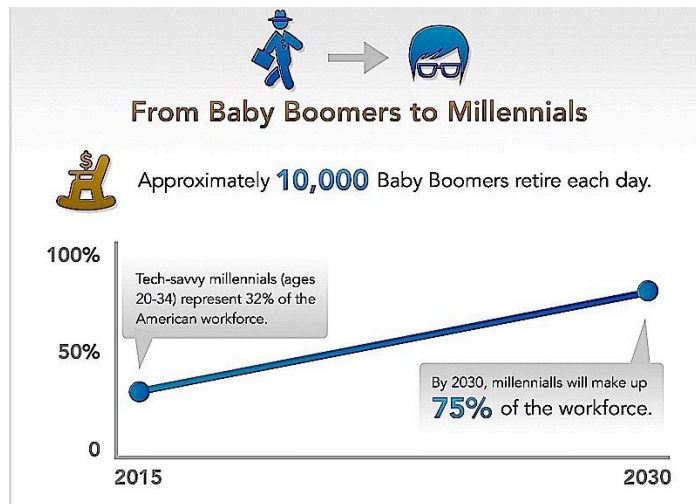
Catalyst | Concept Cards

Career Academies were first developed some 35 years ago with the aim of restructuring large high schools into small learning communities and creating better pathways from high school to further education and the workplace. Since then, the Career Academy approach has taken root in an estimated 8,000 high schools across the country. The proliferation of Career Academies, along with their continuing relevance to high school reform policy initiatives at the federal, state, and local levels, has been fueled by MDRC's random assignment evaluation of the model. This study tracked a sample of students for 12 years and found strong and sustained impacts on their labor market outcomes, most notably earnings. These positive impacts occurred without any detrimental effects on education outcomes, such as graduation from high school or enrollment in postsecondary school.

Operating as schools within schools and typically enrolling 30 to 60 students per grade, Career Academies are organized around such themes as health sciences, law, business and finance, and engineering. Academy students take classes together, remain with the same group of teachers over time, follow a curriculum that includes rigorous academic courses as well as career-oriented courses, and participate in work-based learning activities. Since the end of the School to Work Opportunities Act, however, academies have struggled to provide work-based learning and career exploration experiences to their students; in particular they have struggled to provide a capstone internship experience. This is an unfortunate trend, since MDRC's evaluation suggests that these experiences likely played an important role in producing Career Academies' positive impact on earnings.

# Baby Boomers Continue to Work after Retirement

But are they too optimistic about retirement?



*“As the next wave of Boomers retires, the competition is likely to intensify,” says Bankers Life president Scott Goldberg. “But, with part-time and freelance roles becoming more prevalent in the overall job market, there is good evidence to suggest that future retirees will have an even greater number of positions to consider, even if the competition for those roles gets more intense.”*

Source: Forbes

Catalyst | Concept Cards

If you’re a Baby Boomer within sight of age 65, you’re probably thinking about your next move—and it may well be a career change instead of a traditional kick-back-and-relax retirement. Among 1,005 Boomers who haven’t yet left their full-time careers, 60% expect to keep working at least part-time after they “retire,” says a study from Bankers Life’s Center for a Secure Retirement.

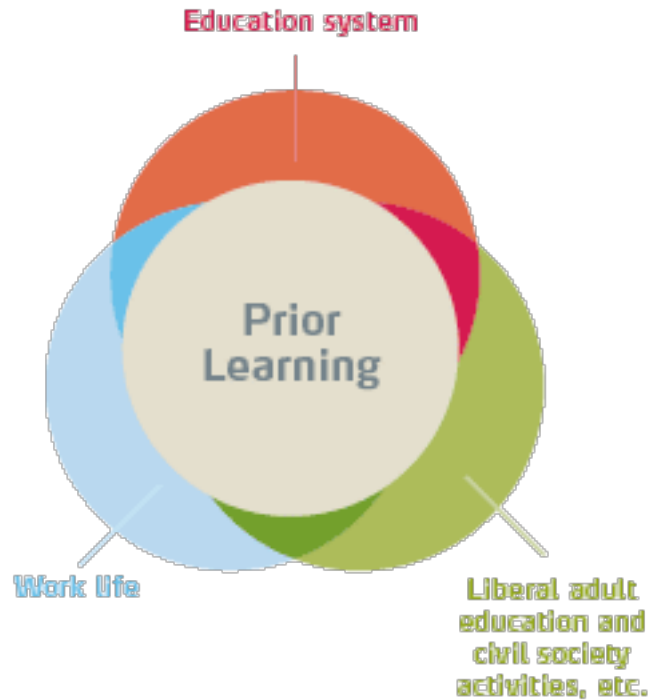
The job market is ready for them. Of the 2,293 Boomers in the study who have already retired but have found other work, 80% reported it was “easy” to find the jobs they have now.

Great, but anyone contemplating what lies ahead might want to consider two of the study’s less cheerful findings. First, it seems that most people overestimate their ability to choose when they retire. Nearly seven in ten (69%) of middle-income retirees would have liked to have stayed longer in their old careers, but had to leave earlier than they planned for “reasons beyond their control,” the report says—most commonly because of health problems (39%), being laid off (19%), or to care for a loved one (9%).

Second, Boomers’ expectations about what they’ll be able to earn in their post-retirement careers seem overly optimistic. Only about one in five (21%) of the people in the survey who are still working in their primary careers say they’d be “willing to take a pay cut” when they move on to another job in retirement. That doesn’t jibe with the experience of current retirees who are working, almost three-quarters (72%) of whom report earning less on an hourly basis now than they did in their old roles. More than half (53%) say they make “much less.”

# Credit for Prior Learning

Getting credit for experiences outside the classroom.



*The knowledge gained from a variety of areas such as corporate and on-the-job training, military training, community service, parenting, volunteer work, seminars, home management, workshops, travel study and independent research can be evaluated for credit toward a bachelor's degree through the Prior Learning Assessment program.*

Prior Learning is the learning from life and work experiences. Colleges now have processes to help identify and document this learning, and to grant college credits for those efforts. Prior learning can shorten the time it takes to earn a certificate, diploma or degree, and can significantly reduce the cost.

Many different kinds of students can benefit from assessment of prior learning: adults who have many years in a job or profession, students who have stepped out for a few semesters, transfer students, veterans and graduating high school students.

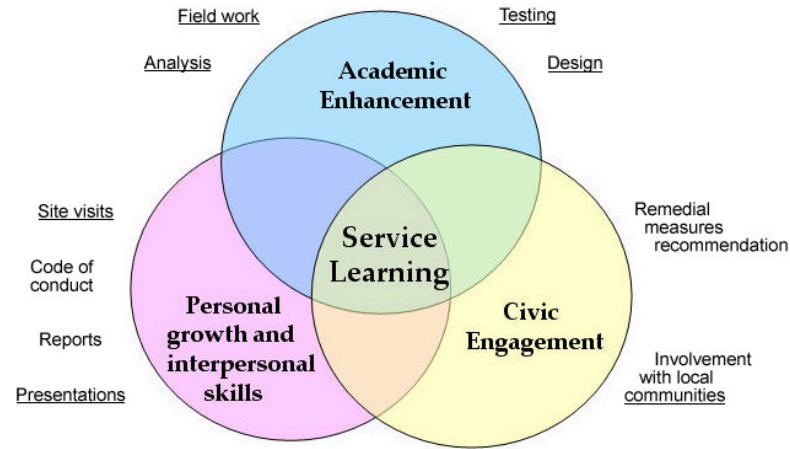
There are many ways to earn credits for activities completed prior to enrolling in college. These include:

- CLEP (College-Level Examination Program)
- AP (Advanced Placement)
- DSST/DANTES (military training)
- Portfolio Development
- Locally developed evaluations in programs and departments
- and more...

**Source:** Various

# Service Learning

## Connecting learning with community needs to drive meaning



*“a form of experiential education where learning occurs through a cycle of action and reflection as students. . . seek to achieve real objectives for the community and deeper understanding and skills for themselves. In the process, students link personal and social development with academic and cognitive development. . . experience enhances understanding; understanding leads to more effective action.”*

Community engagement pedagogies, often called “service learning,” are ones that combine learning goals and community service in ways that can enhance both student growth and the common good. In the words of the National Service Learning Clearinghouse, it is “a teaching and learning strategy that integrates meaningful community service with instruction and reflection to enrich the learning experience, teach civic responsibility, and strengthen communities.”

Typically, community engagement is incorporated into a course or series of courses by way of a project that has both learning and community action goals. This project is designed via collaboration between faculty and community partners, such as non-governmental organizations or government agencies. The project asks students to apply course content to community-based activities. This gives students experiential opportunities to learn in real world contexts and develop skills of community engagement, while affording community partners opportunities to address significant needs. Vanderbilt University’s Sharon Shields has argued that service learning is “one of the most significant teaching methodologies gaining momentum on many campuses.” Indeed, when done well, teaching through community engagement benefits students, faculty, communities, and institutions of higher education. Below are some of the benefits that education researchers and practitioners have associated with community engaged teaching.

**Source:** Vanderbilt University

Catalyst | Concept Cards



# Controversial Trigger Warnings

What place do trigger warnings have in learning institutions?



*Oberlin's trigger warning policy might have been short-lived. But it kicked off a national debate that both mocked the idea of trigger warnings as overly politically correct and suggested that they were powerful enough to seriously harm higher education. "Now that they've entered university classrooms, it's only a matter of time before warnings are demanded for other grade levels," Jenny Jarvie wrote for the New Republic. "It's not inconceivable that they'll appear at the beginning of film screenings and at the entrance to art exhibits."*

*"The presumption that students need to be protected rather than challenged in a classroom is at once infantilizing and anti-intellectual," the American Association of University Professors wrote in August 2014. "It makes comfort a higher priority than intellectual engagement and — as the Oberlin list demonstrates — it singles out politically controversial topics like sex, race, class, capitalism, and colonialism for attention."*

**Source:** Vox

Catalyst | Concept Cards

There are probably more articles on the internet arguing about trigger warnings on college syllabuses than there are actual trigger warnings on college syllabuses.

Only one college, Oberlin College, actually recommended that professors warn students about content that might be disturbing or traumatizing — and they eventually withdrew that policy.

But however infrequently they're actually used, trigger warnings have played an outside role in the debate about what's been called "the new political correctness" — whether greater sensitivity to students' concerns about mental health and racial and gender equality has turned into a threat to academic freedom and open debate. Critics argue that warning students that what they're studying could be "triggering" will make professors less likely to teach sensitive material and render students too emotionally fragile to deal with the real world.

Underlying this, though, is a larger — and perhaps more consequential — debate, about the relationship between college students and their colleges. College students, particularly those who are in their late teens and early 20s, are expected to act like adults while being supervised like children; as the price of college goes up, they're also increasingly seen as paying customers, and they're starting to act like it.

The argument about trigger warnings isn't just about trauma and mental health. It's about the demands students increasingly feel empowered to make and the confusion universities are facing in responding.

# Student Privacy in the Age of Big Data

Do the benefits of student analytics outweigh concerns over individuals' privacy?

## Challenges

- **Technical:** Handling big data; interoperability of data systems; asking the right questions
- **Institutional:** Requires a culture of data-driven decision making and transparency in models that analyze data
- **Privacy and Ethics:** Maintain student and teacher privacy while allowing data aggregation to drive powerful models; who owns the data?

*Similar concerns exist in K-12 schools. “Even if they don’t follow education policy, people’s ears perk up when they hear something about their own children’s data, and they can get swayed pretty quickly by groups that are fighting to maintain privacy at all costs,” says Rod Berger, the vice president of education at RANDA Solutions, a software firm based in Tennessee.*

*“There’s this dream that we will have data that will make everything adaptive, and that thinking humans won’t have to do anything anymore,” she says. “I’m not there—it’s like thinking you could successfully automate a sales force. Even if you’re doing a lot of data-tracking, you still need a thinking human to interpret it.”*

**Source:** The Atlantic

Catalyst | Concept Cards

The recent debate over the NSA’s surveillance policies shows just how much Americans care about privacy—perhaps on an unprecedented scale. “This is the power of an informed public,” Edward Snowden wrote of Congress’s decision this month to limit the agency’s data-collecting power. “With each court victory, with every change in the law, we demonstrate facts are more convincing than fear.”

But when it comes to the future of education in the United States, what if Americans’ privacy concerns are hindering the constructive use of data, from customized student learning to better teaching performance? That’s the tension behind a growing body of education research by private companies, academics, and nonprofits alike.

McKinsey’s Education Practice, for one, published an article in April that considered the pros and cons of data in schools. Citing an earlier McKinsey report, the authors argued that using student data could feed between \$900 billion and \$1.2 trillion into the global economy each year. More than \$300 billion of that value could result from improved teaching, while other benefits could arise from more efficiently matching students to jobs and programs, estimating education costs, and allocating resources to schools, according to the report.

Jose Ferreira, the founder and CEO of Knewton, a New York-based company that develops adaptive-learning tools, says a lot of student data is going to waste right now; rather than being forgotten at the end of each school year or semester, it could be harnessed responsibly to drive learning outcomes. His company tracks students’ proficiencies across a variety of subjects, but will not share that information—even with teachers—unless explicitly authorized to do so by a student’s legal guardians.

# Dual or Concurrent Enrollment

Being enrolled in high school and college at the same time.

**Q:** What is dual credit?

**A:** A college course which counts for college credit and also fulfills high school requirements.

*Many students are unaware that there's a way to earn college credit while they're still in high school. Dual enrollment programs allow high school students to take courses at a local institution of higher education, such as a community college. Similarly, concurrent enrollment is a type of dual enrollment in which students take college-credit-bearing courses taught by college-approved high school teachers. Both models give students the opportunity to earn college credit before they officially begin college.*

Concurrent enrollment provides high school students the opportunity to take college-credit bearing courses taught by college-approved high school teachers. It is a low-cost, scalable model for bringing accelerated courses to students in urban, suburban, and rural high schools. Students gain exposure to the academic challenges of college while in their supportive high school environment, earning transcribed college credit at the time they successfully pass the course.

Concurrent enrollment also facilitates close collaboration between high school teachers and college faculty that fosters alignment of secondary and postsecondary curriculum.

Sometimes called “dual credit,” “dual enrollment,” or “college in the high school,” concurrent enrollment partnerships differ from other models of dual enrollment because high school instructors teach the college courses.

Although concurrent enrollment courses share some elements or characteristics of the programs below, concurrent enrollment differs in significant ways from the following:

- Programs in which the high school student travels to the college campus or college faculty travel to the high school
- Programs where the student takes a course from a college instructor via distance education
- Articulation agreements where a college retroactively assigns credit for high school coursework upon matriculation
- Advanced Placement and International Baccalaureate high school courses where standardized tests are used to assess students' knowledge at the end of a course

**Source:** NACEP

Catalyst | Concept Cards

# Employability Skills

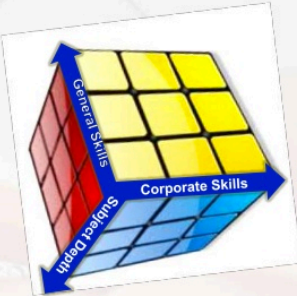
## Career ready practices


**NOW HIRING**

### 21<sup>st</sup> Century Employability

“3-D” Skill Matrix

Employability skills are defined as *skills required not only to gain employment, but also to progress within an enterprise so as to achieve one’s potential and contribute successfully to enterprise strategic directions.*



 11

*"As we look to the future in education, it is important that we strategize as a community to meet the changing needs of our workforce," said Assemblymember Das Williams.*

The Career Ready Practices component of the CCTC provides a framework for the developmental experiences necessary to becoming career ready; experiences that can be “practiced” using many different approaches in a variety of settings. Student refine these practices throughout their full continuum of learning: through their journey in school, college, the workforce and when they return to advance their education.

Each Career Ready Practice includes an overarching statement along with a more detailed description. Below are the 12 overarching statements:

- Act as a responsible and contributing citizen and employee.
- Apply appropriate academic and technical skills.
- Attend to personal health and financial well-being.
- Communicate clearly and effectively and with reason.
- Consider the environmental, social and economic impacts of decisions.
- Demonstrate creativity and innovation.
- Employ valid and reliable research strategies.
- Utilize critical thinking to make sense of problems and persevere in solving them.
- Model integrity, ethical leadership and effective management.
- Plan education and career paths aligned to personal goals.
- Use technology to enhance productivity.
- Work productively in teams while using cultural global competence.

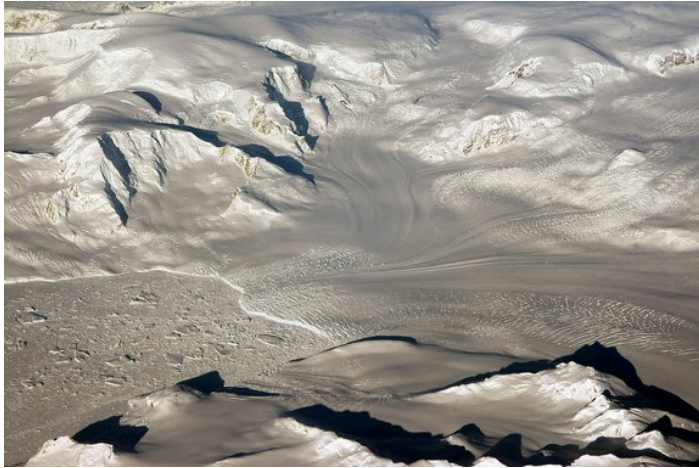
The Career Ready Practices are intended to establish goals for CTE programs, yet the practices are relevant for all students.

Source: NASDCTE

Catalyst | Concept Cards

# Arctic Sea Ice Could Melt by 2100

## Unrestrained fossil fuel burning could drown the world's major cities



*"If we burn it all, eventually New York City and Washington, D.C., and Miami and London and Rome and Tokyo and all the other cities on the coast will get lost," study co-author Ken Caldeira, an atmospheric scientist at the Carnegie Institution for Science at Stanford University in California, told Live Science.*

*"The West Antarctic ice sheet may already have tipped into a state of unstoppable ice loss," study co-author Anders Levermann, also of the Potsdam Institute, said in a statement.*

**Source:** LiveScience

Catalyst | Concept Cards

Burning all of Earth's fossil fuels would trigger enough global warming to completely melt the Antarctic ice sheet, a new study finds.

If this ice were to melt, it would cause sea levels to rise by 200 feet (60 meters), drowning land around the world that is currently home to more than a billion people, the researchers said in the study.

Carbon dioxide is a greenhouse gas that traps heat from the sun in the atmosphere. Burning fossil fuels such as coal and oil releases carbon dioxide, which drives up overall temperatures on Earth. This global warming melts ice sheets and, in turn, raises sea levels worldwide.

Most Antarctic ice is stable right now, meaning it is not melting faster than ice is accumulating, on average. Antarctic melting is responsible for less than 10 percent of the current rise in global sea levels, with the rest currently coming from melting in areas such as Greenland, Caldeira and his colleagues said. [See Stunning Photos of Antarctic Ice]

Still, Antarctica has already begun to lose some ice, with recent studies suggesting that ice melt in West Antarctica, which holds 10 percent of the continent's ice, may be unstoppable. And the way in which the frozen continent evolves in response to current and future fossil fuel combustion will have consequences on coasts worldwide.

# College and Career Readiness

All students should graduate from high school ready for college, careers, and citizenship.



*Simply put, "college and career readiness" is the umbrella under which many education and workforce policies, programs and initiatives thrive. From high-quality early education and strong, foundational standards in elementary school to rigorous career and technical education programs and college completion goals, college and career readiness is the unifying agenda across the P-20 education pipeline.*

With the growing complexity of the world and the increasing demands of the 21st-century workforce, there is little question that all students should graduate from high school fully prepared for college AND careers.

From an academic perspective, college and career readiness means that a high school graduate has the knowledge and skills in English and mathematics necessary to qualify for and succeed in entry-level, credit-bearing postsecondary coursework without the need for remediation -- or put another way, a high school graduate has the English and math knowledge and skills needed to qualify for and succeed in the postsecondary job training and/or education necessary for their chosen career (i.e. community college, university, technical/vocational program, apprenticeship, or significant on-the-job training).

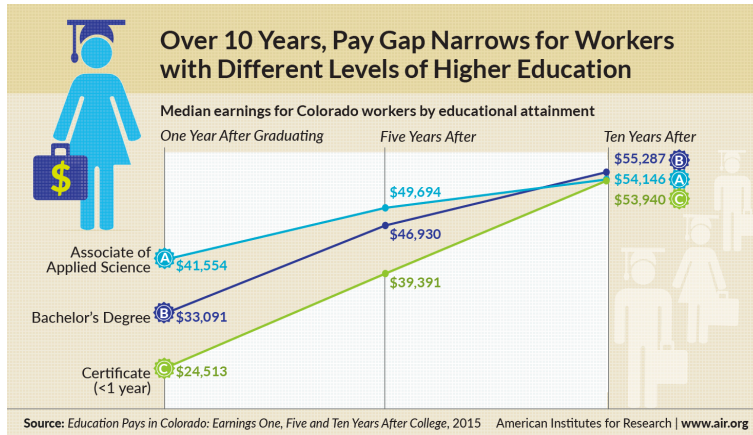
To be college- and career-ready, high school graduates must have studied a rigorous and broad curriculum, grounded in the core academic disciplines, but also consisting of other subjects that are part of a well-rounded education. Academic preparation alone is not enough to ensure postsecondary readiness but it is clear that it is an essential part of readiness for college, careers, and life in the 21st century.

**Source:** Achieve

Catalyst | Concept Cards

# The Degree is Doomed

With unbundling of learning the traditional credential is losing relevance.



*A credential, like any common currency, is valued only because of the collective agreement to assign it value. The value of a college degree has been in question since the Great Recession, but there have yet to emerge clear alternatives for the public to rally the around. There are plenty of contenders, though, and it won't be long before one of them crystalizes the idea for the masses that the traditional degree is increasingly irrelevant in a world with immediate access to evaluative information.*

Source: Harvard Business Review

Catalyst | Concept Cards

The credential — the degree or certificate — has long been the quintessential value proposition of higher education. Americans have embraced degrees with a fervor generally reserved for bologna or hot dogs. Everyone should have them! Many and often! And their perceived value elsewhere in the world — in Asia in particular — is if anything even higher.

From the evaluator's standpoint, credentials provide signals that allow one to make quick assumptions about a candidate's potential contribution to an organization and their ability to flourish on the job. To a prospective student (or parent), the value lies in assuming these signals will be accepted in employment markets and other times of social evaluation.

Higher education, however, is in the midst of dramatic, disruptive change. It is, to use the language of innovation theorists and practitioners, being unbundled. And with that unbundling, the traditional credential is rapidly losing relevance. The value of paper degrees lies in a common agreement to accept them as a proxy for competence and status, and that agreement is less rock solid than the higher education establishment would like to believe.

The value of paper degrees will inevitably decline when employers or other evaluators avail themselves of more efficient and holistic ways for applicants to demonstrate aptitude and skill. Evaluative information like work samples, personal representations, peer and manager reviews, shared content, and scores and badges are creating new signals of aptitude and different types of credentials.

# Accelerators vs Business School

Opting to skirt student debt, tech geeks turn to accelerators to fast-track business success.



*"There's a growing interest and appetite from the student population to learn about start-ups and entrepreneurship," said Frank Rimalovski, executive director of the NYU Entrepreneurial Institute.*

*"The most important thing was the access to mentors and other entrepreneurs who are further along than you who have done these things before," said McKeever Conwell, founder of RedBerry, a mobile app that resembles Instagram and allows retailers to gain followers who can then buy merchandise with a click through the app.*

Source: CNBC

Catalyst | Concept Cards

Millennials interested in entrepreneurship are asking themselves if they should apply to accelerators and skirt MBA programs to fast-track their success and avoid huge debt loads. An analysis by Poets & Quants found that two-year MBA programs at places like Stanford University or the Wharton School of Business at the University of Pennsylvania, now cost upward of \$200,000.

However, getting accepted to an accelerator isn't a cakewalk: F6S, a website through which founders can apply to more than 1,500 accelerators, found that less than 4 percent of start-ups that applied to accelerators in the U.S. were admitted. And business schools, recognizing the trend, are launching their own accelerator programs and entrepreneurship funds.

Businesses that are started and run through an accelerator generally have several advantages. Benefits include:

**You get funding:** some accelerators ranked in the top 10 nationwide offer more than \$100,000 in seed funding in exchange for an equity percentage of less than 10 percent.

**You get a network:** in an accelerator "you're surrounding yourself with people who have been in the trenches and have seen things go wrong.

**You learn entrepreneurship:** entrepreneurship is hard to teach, but it can be learned.

According to Global Accelerator Network calculations, roughly 65 percent of start-ups that graduated from one of the network's more than 70 member accelerators raise funding after leaving, while another third successfully raise a second round of financing. Well-known companies, like Dropbox, Reddit, Meerkat, and Sendgrid, have all passed through accelerator programs.



# Student Loan Delinquency and Default

For-profit schools and 2-year institutions drive student delinquency and default

## Where Student Loans are Going:

Colleges whose students owe the most, 2000 vs. 2014

For-Profit Non-Profit or Public

2000			2014		
Institution	Total Debt (Billions)		Institution	Total Debt (Billions)	
1 New York University	\$2.2		1 University of Phoenix-Phoenix Campus	\$35.5	
2 University of Phoenix-Phoenix Campus	\$2.1		2 Walden University	\$9.8	
3 Nova Southeastern University	\$1.7		3 Nova Southeastern University	\$8.7	

**HALF** of borrowers exiting school in 2011 attended a for-profit school or a 2-year college. These borrowers represented **70%** of defaults.

*“Rising default rates among non-traditional borrowers could be overshadowing relatively beneficial investments in higher education, which may be less worrisome or even desirable,” Adam Looney of the U.S. Department of the Treasury and Stanford’s Constantine Yannelis note.*

Source: Brookings Institute

Data from research by the Brookings Institute shows the rise in student loan delinquency and default is mostly associated with the rise in the number of borrowers at for-profit schools and, to a lesser extent, 2-year institutions and certain other non-selective institutions, whose students historically composed only a small share of borrowers. These non-traditional borrowers were drawn from lower income families, attended institutions with relatively weak educational outcomes, and experienced poor labor market outcomes after leaving school.

In contrast, default rates among borrowers attending most 4-year public and non-profit private institutions and graduate borrowers—borrowers who represent the vast majority of the federal loan portfolio—have remained low, despite the severe recession and their relatively high loan balances. Their higher earnings, low rates of unemployment, and greater family resources appear to have enabled them to avoid adverse loan outcomes even during times of hardship.

Decomposition analysis indicates that changes in characteristics of borrowers and in the institutions they attended are associated with much of the doubling in default rates between 2000 and 2011. Changes in the type of schools attended, debt burdens, and labor market outcomes of non-traditional borrowers at for-profit and 2-year colleges explain the largest share.

Increased enrollment in for-profit schools and increased borrowing rates among community college students account for much of the recent doubling in default rates, with changes in the type of schools attended, debt burdens, and labor market outcomes of non-traditional borrowers explaining the change.

# *Becoming Slaves to Machines*

Robots can be a threat to the well-being of mankind; education is the solution



*"Machines were invented to serve humankind but if we are not careful, we will become slaves to machines," the former President stated, as he argued that "the robots which are being built pose a threat to the wellbeing of mankind", Seychelles' founding President Sir James R. Mancham stated as he referred to the amount of jobs they are taking at the expense of those who seek to be meaningfully employed.*

Source: eTurboNews

Speaking at the First Employment Pathway Innovative Conference which is intended to serve as a unique forum for innovative minds to address how technology can solve the educational and workforce challenges of our time, Seychelles' founding President Sir James R. Mancham, told the distinguished delegates who had assembled in the auditorium of the New York Institute of Technology, in Broadway, New York, to guard against the possibility of becoming "slaves to machines."

The event which Sir James is attending is being hosted by Viridis Learning - founded by Felix W. Ortiz III, as an education and human capital solutions for the middle field workforce.

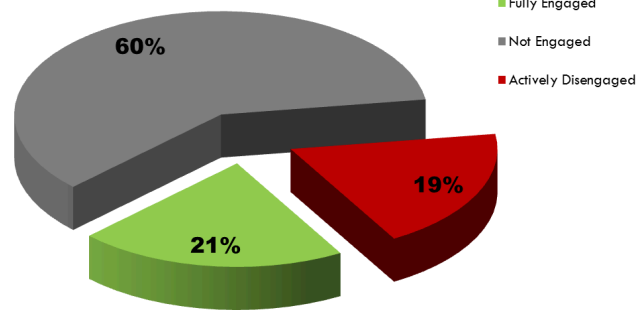
So far as Sir James is concerned, he believes that the world must develop a novel system of education which will help humans to contain conflicts, intolerance and end distrust among individuals by developing a better understanding of the human being and of the universe of which he is part.

"At the moment, we cannot afford to perpetuate the type of education that we practice. The correction has to come from within education," Sir James declared.

# Building Soul-less Organizations

## The epidemic of managing without soul

### How **Engaged** are Employees?



- Only 21-26% of all employees are fully engaged in their jobs
- 55-60% of all employees are not engaged in their jobs
- 19% of all employees are actively disengaged from their jobs

*Does your organization have soul? Are you passionate about a higher purpose? Do you engage in meaningful dialogue? Are you caring and compassionate? Do you spend time reflecting on critical issues?*

Source: Enlivening Edge

Catalyst | Concept Cards

“When we asked the members of our new health care management class to share stories about their experiences, an obstetrician told one about the time when, as a resident, he was shuttling between the wards of different hospitals. One stood out: he and his colleagues loved working there. It was a happy place, thanks to a head nurse who cared. She was understanding, respectful of everyone, intent on promoting collaboration between doctors and nurses. The place had soul.

Then she retired, and was replaced by someone very qualified in nursing, with an MBA. Without any conversation... she started questioning everything. She was strict with the nurses, for example arriving early to check who came late. Where there used to be chatting and laughing before the start of shifts, ‘it became normal for us to see one nurse crying’ because of some comment by the boss.

Morale plummeted, and soon that spread to the physicians: “It took 2-3 months to destroy that amazing family.... We used to compete to go to that hospital; [then] we didn’t want to go there anymore.” Yet “the higher authority didn’t intervene or maybe was not aware” of what was going on. They were no better.”

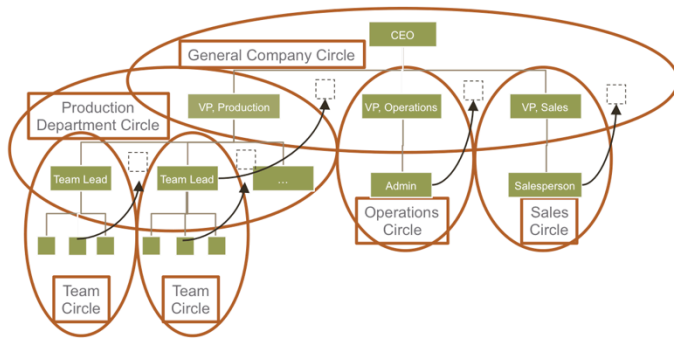
What are the ingredients that enable soul-less work to be perpetuated throughout our modern society?

Is there a desire and a way to change this to something that touches the deeper nature in all of us and inspires greatness?

# Holacracy – A Radical Approach to Organization

A democratic approach to organizing people to get work done.

## From Hierarchy to Holarchy



*“When you fill a role,” writes Brian J. Robertson, “you gain authority to take any action you deem useful to express that role’s purpose or energize one of its accountabilities, as well as you can with the resources available to you, as long as you don’t violate the domain of another role.” If you need more resources or need to encroach on another domain to fulfill your role, you go to your circle and apply for the resources or authority. When you ask, the people who are fulfilling the roles in the circle are supposed to vote to grant your request as long as it doesn’t “cause harm or move the circle backwards.”*

*Oh, by the way, says Robertson, “the very first step is for the CEO to formally adopt the holacracy constitution and cede his or her power into its rule system.”*

Source: Strategy and Business

One of the most radical of these proposals has been put forth by Brian J. Robertson, computer programmer, entrepreneur, and, most recently, management messiah. In *Holacracy: The New Management System for a Rapidly Changing World* (Henry Holt, 2015), Robertson, without a shadow of doubt and with little due diligence, calls for a fundamental revamping of how businesses are run.

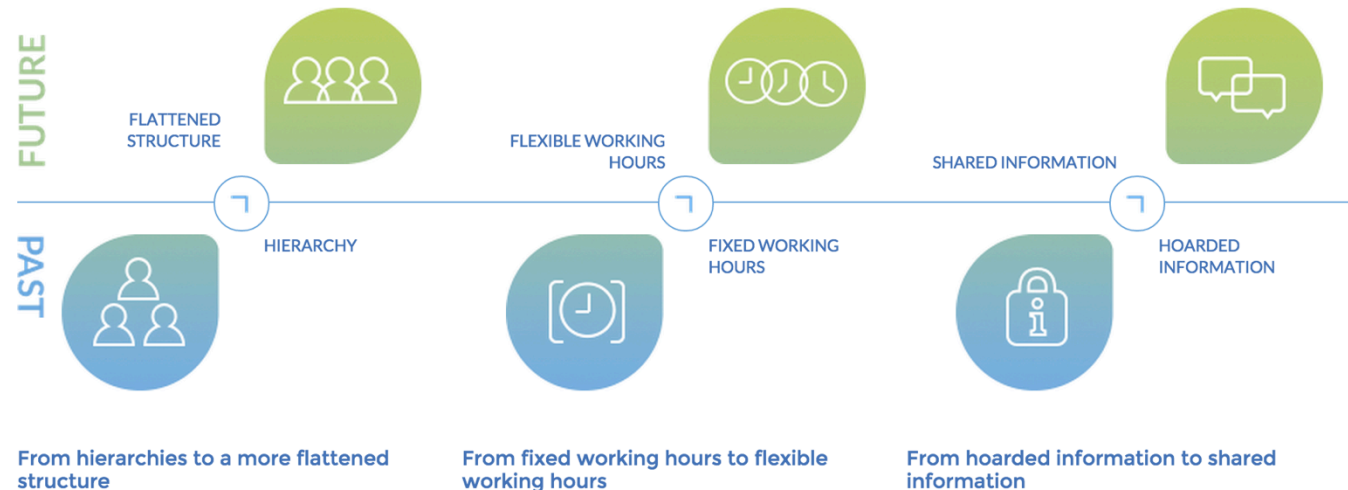
You’ve probably heard of holacracy by now. The controversial management concept has received a lot of media attention because Tony Hsieh has been adopting it at Zappos for the past couple of years; back in April, almost 15 percent of the online shoe-retailing company’s then-1,500 employees took a live-it-or-leave-it buyout offer rather than stay the course and commit to holacracy. That’s a pretty notable number because Zappos is known for its culture of empowerment and its highly engaged employees.

How does he propose to overturn millennia of top-down organization design and custom? By reshaping it. Briefly, holacracy requires redrawing the organizational pyramid as a circle. This “anchor circle,” which encompasses the entire organization, contains a bunch of smaller subcircles, each of which contains a bunch of related roles. Every circle is connected to anchor circle via two links — a “lead link” that is appointed by the anchor circle and a “representative link” that is appointed within the circle itself.

Every role within every circle is imbued with the authority needed to perform it and is accountable for that performance.

# The Evolution of Work

New Behaviors and technologies entering our workplace and organizations aren't adapting



**The past:** The leader at the top is at the top because he or she is the alpha-dog, and everyone should look to them to make all the decisions and innovations.

**The future:** Everyone at every level is encouraged to have a voice and become a leader in their field.

**Why?** We aren't dogs. You don't want your company limited to the abilities and talents of a single leader. A collaborative environment provides a level of innovation and problem-solving that is greater than the sum of one CEO. There is no justification for keeping people from interacting and engaging with each other because of their seniority level.

**The past:** Employees clock in at nine, they leave at five. Suggesting to management that this schedule change is a little bit like suggesting that Milli Vanilli is about to make a come-back.

**The future:** Employees mostly set their own schedules, schedules that balance their commitments to life and their career.

**Why?** We are no longer in the industrial revolution. The new generation, the Millennials, are different from traditional workers. They are used to handling multiple responsibilities on-the-go, using varied and sometimes eclectic schedules. Working flexible hours makes the organization more appealing to these new hires and provides greater job satisfaction and work efficiency.

**The past:** All information is considered proprietary and classified. Employees keep ideas to themselves in order to receive bonuses for their contribution. Everyone is a secret-agent.

**The future:** Information is freely available within an organization and easily accessed via the Cloud and other data networks. Employees share ideas with each other. The team, rather than the individual, is recognized for its efforts.

**Why?** James Bond works alone. Your employees don't. Sharing information is part of what is driving the future of business. Think about how much information we share every day in our personal lives on platforms such as Twitter, Facebook, and WordPress. We do this socially to increase our visibility and to collaborate and learn new ideas and concepts from our fellows. This same concept, when applied to a business setting, increases productivity and value.

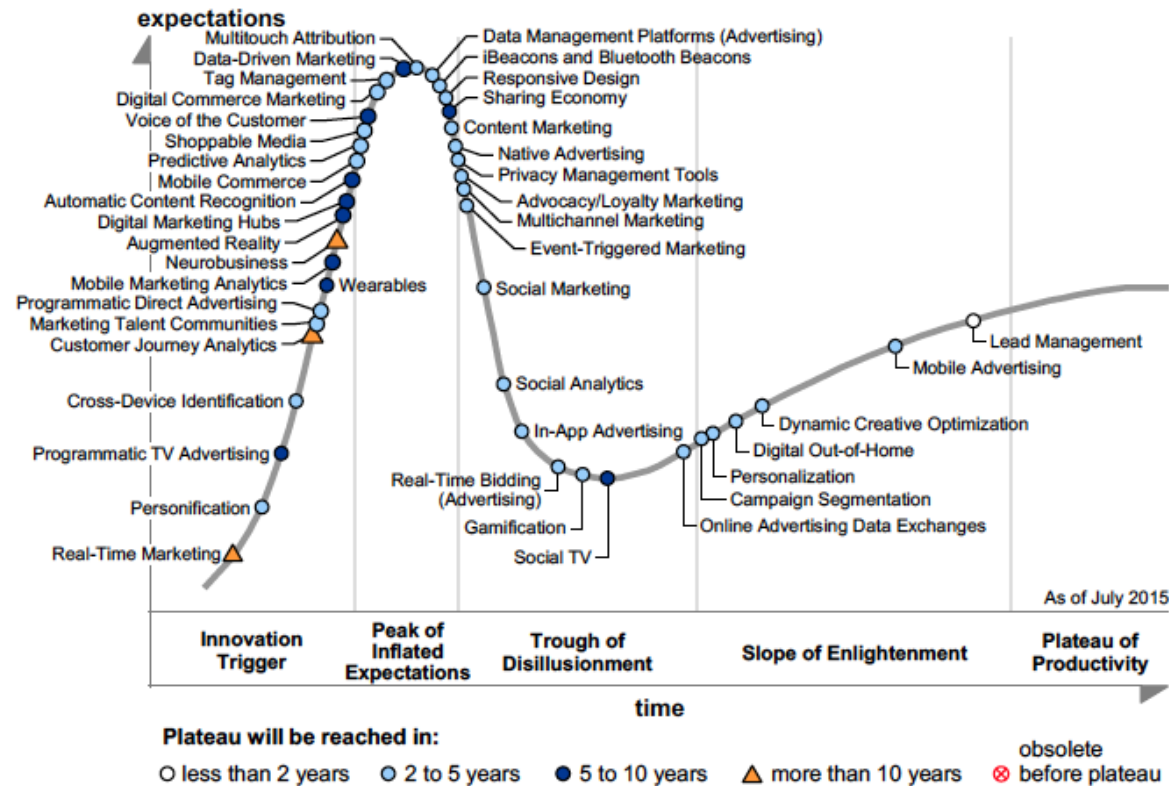
# The Hype Cycle for Digital Marketing

What technologies will have the biggest impact on digital marketing?

## Navigate the technologies that will have the biggest impact on digital marketing

Gartner for Marketing Leaders provides real-time, personalized digital marketing guidance — from vision through execution. Visit [gartner.com/digitalmarketing](http://gartner.com/digitalmarketing) and follow us @GartnerDigital.

### Hype Cycle for Digital Marketing, 2015



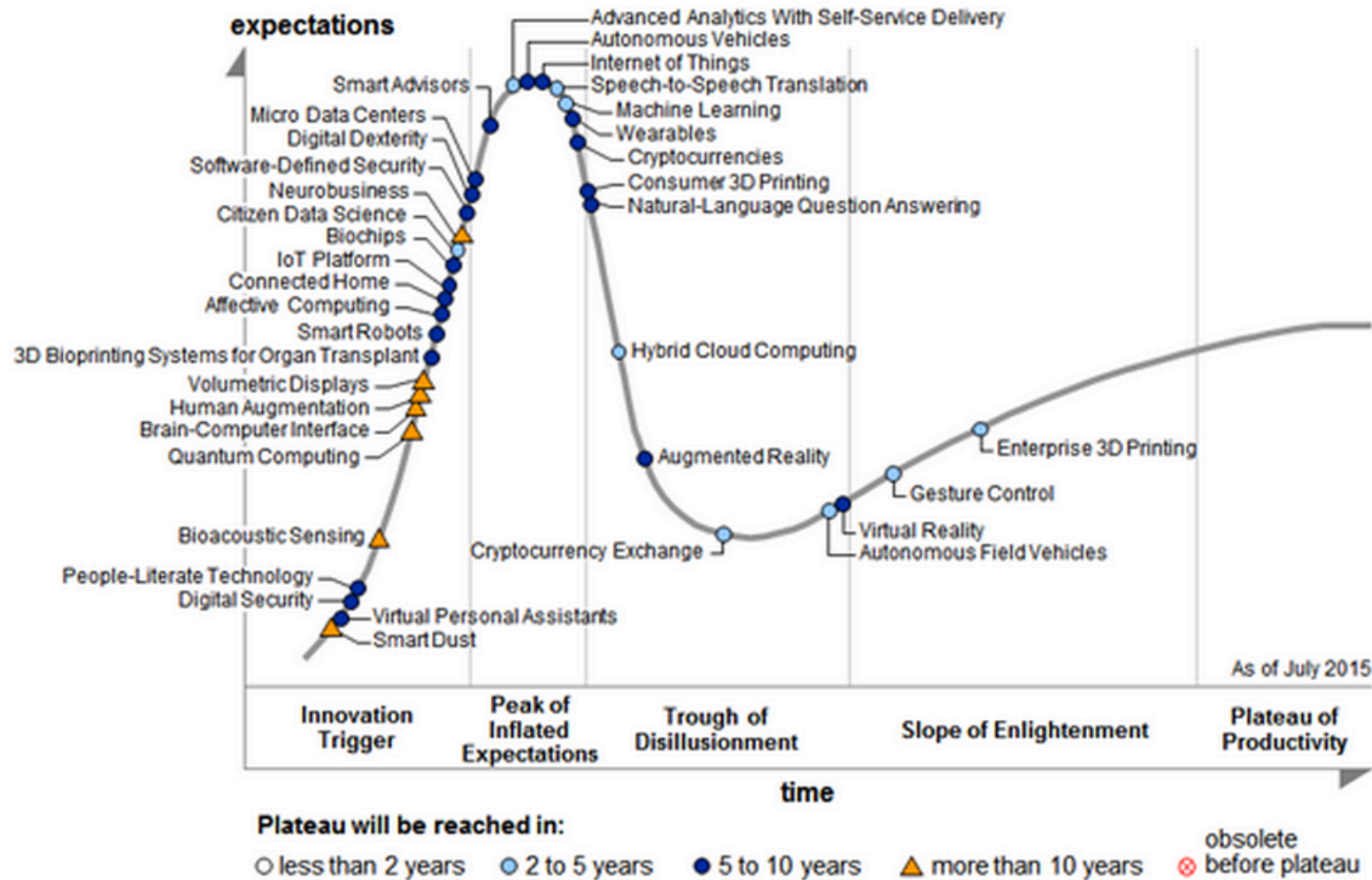
Source: Gartner (July 2015)

© 2015 Gartner, Inc. and/or its affiliates. All rights reserved. Gartner is a registered trademark of Gartner, Inc. or its affiliates. For more information, email [info@gartner.com](mailto:info@gartner.com) or visit [gartner.com](http://gartner.com).

**Gartner**

# The Hype Cycle for Emerging Technologies

What technologies will have the biggest impact us?



Source: Gartner

Catalyst | Concept Cards